



# spotlight

July 2013 Vol. 46 No. 7



LEADER / COACH



GOAL ORIENTED



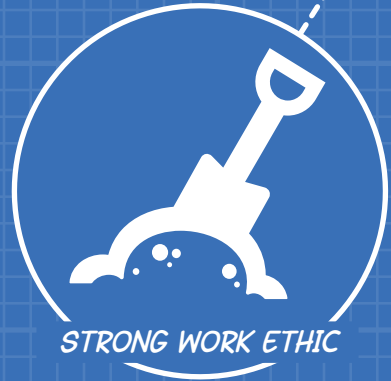
VISION



BUSINESSMAN



FAMILY VALUES



STRONG WORK ETHIC

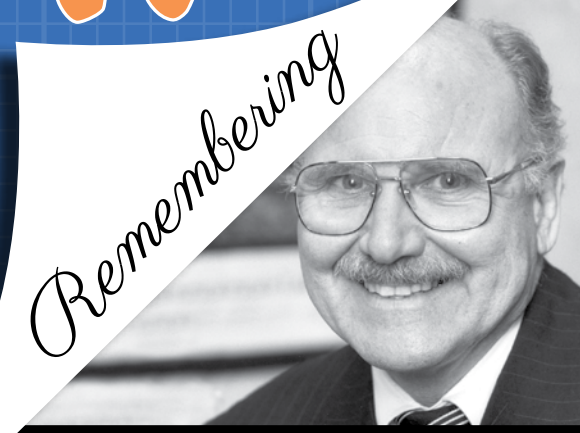


SUCCESS

## BLUEPRINT FOR A SUCCESSFUL



*Remembering*



*Dr. Jules Pagano*  
1925 - 2013



**Roger Smith**  
Chief Executive Officer  
AIL & NILICO

## Made in the Shade

*"Someone's sitting in the shade today because someone planted a tree a long time ago." — Warren Buffett*

I recently had an opportunity to drive through the neighborhood where I grew up. In many respects, things remained virtually unchanged after all this time. Other places either didn't exist anymore or morphed into something I no longer recognized.

Such was the case when I happened on a former haunt of my misspent youth.

There was a huge vacant lot several city blocks long where we used to hang out. Factory buildings once stood there, but they were demolished long before my time. All that remained were chunks of concrete, rebar, trash (I recall a particularly ugly recliner and a claw-footed bathtub) and weeds. I remember the day when an enormous sign appeared announcing it was to be the site of a future park.

A few months later, bulldozers and earthmovers showed up. They dug everything up, hauled dirt off and trucked in different dirt. They laid sidewalks around the perimeter and created pathways through it. They planted grass. Then they brought in a bunch of the scrawniest little trees you've ever seen. They weren't much more than sticks with a few leaves.

Summer was not kind to the new park. The normally perfect weather turned so blistering, the trees lost their leaves and drooped almost to the ground. The hot, dry wind blew away much of the topsoil they had brought in and the birds feasted on the grass seed. Every day workers would return to water and put things right.

Back to the present...

Gone was the scorched place I remembered. In its place was lush green grass, tall, thick shade trees, flowers and shrubs. There was a duck pond with a fountain. Kids were playing on swings and slides, adults were jogging or relaxing on blankets. It was more beautiful than I could have imagined.

The late actor and environmentalist Audrey Hepburn wrote "To plant a garden is to believe in tomorrow." Obviously, the folks who planned that park believed in lots of tomorrows. If they had not looked beyond the present, they would given up during that first miserable summer. Their vision allowed them to see past the immediate challenges to what could be. Their dedication and persistence ensured the park's true potential would be realized.

Planting trees today for future shade — that's what *Opportunity Unlimited* is about at every level at AIL/NILICO, but no more so than when you step up to growing your own Agency at the SGA level.

It's easy to look at long-time, ultra-successful SGAs and assume they've always had it made in the shade. But they started where every new SGA starts — with a vision. They plan, plant, water, tend, weed. They plow through challenging times to become stronger and smarter. They share the bounty of their harvest with others, providing opportunities where none may have previously existed. They nurture up-and-coming leaders to prepare them to step into the ultimate leadership position themselves as SGAs.

This month's issue of Spotlight showcases the SGA opportunity by introducing our six newest SGAs in their own words and the words of the SGAs who mentored and promoted them (see pages 16-19). All are very different individuals, but the common denominator is vision, and not static vision, but dynamic vision. The SGA contract is a journey, not a destination.

You, too, can have it made in the shade. The SGA opportunity is available to all with the vision and courage to seek it and the willingness to do what it takes to cultivate success.

Not long before this issue of Spotlight went to press, we received sad news of the passing of our own Dr. Jules Pagano just 2 days shy of his 88th birthday. In all of the many and varied roles he played throughout his life — educator, administrator, advocate, liaison — Jules not only had a vision, but he shared that vision by nurturing talent and ideas. And nobody enjoyed the ride more than Jules! He had a great sense of humor and optimism that was contagious.

Jules understood and lived the concept of planting seeds today for future benefit. The relationships he cultivated with labor leaders on behalf of our Company made the Labor Advisory Board the viable think tank it is today. See pages 4-5 for our tribute to Jules' vision.

Jules sure loved this company, and would be one of the first people to talk about *Opportunity Unlimited*. If you are interested in pursuing the epitome of *Opportunity Unlimited* at AIL/NILICO, which is the SGA position, talk to your SGA. It's never too early to fine-tune your vision and start making a plan. Your SGA and manager can help you get on and stay on the right path to achieve your goals.



### spotlight

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## sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).

## total bonuses paid out

This month AIL and NILICO paid a total of \$1,779,790 in bonuses. For more information on the monthly bonuses, turn to Pages 30-36.

**Total: \$1,779,790**

## required retention rate

Effective Jan. 1, 2013, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

<b>Retention:</b>	<b>69.0%</b>
<b>Net to Gross:</b>	<b>78%</b>

## dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Friday 08/23** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Wednesday 08/28** to count for **August** production.

## correction

Jason Beckman should have been pictured in last month's issue as the Top PR Manager for May.



**1. Jason Beckman**  
Eastvale, CA



**remembering  
Dr. Jules Pagano**

pg. 04



**breaking  
new ground**

pg. 13



**leadership  
academy**

pg. 14



**recently promoted  
SGAs**

pg. 16



**Q2.  
contributions**

pg. 37



**LOOK  
FOR ME!**

## \*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2014 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2014 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton San Francisco Union Square hotel located in San Francisco, California! The convention will be held May 29 - June 1, 2014.*



# Dr. Jules Pagano

1925 - 2013

**G**enerations of labor leaders knew and admired Jules Pagano as both an intellectual force in championing public policies for economic justice and as an unabashed advocate for workers.

Jules was Executive Director of the AIL/NILICO Labor Advisory Board for 20 years, serving with an indomitable passion to make our world a better place. He was bold and unwavering in his commitment to build a visible, viable, Labor Advisory Board, growing it from its original 15 members to more than 50. His political acumen and resolute devotion to progressive causes and progressive politics has served all of us at AIL/NILICO.

Jules was well respected; a trusted confidant to International Union Presidents, a sounding board for numerous Secretaries of Labor and a compassionate colleague to many prominent individuals who held working families in their care. He was esteemed as a lifetime champion for workers.

A memorial service will be scheduled in Washington DC in the next month. Details will be forwarded.

*The foundation laid by Jules Pagano is the underpinning of the respect and acknowledgement our Company enjoys with organized labor. Jules was a fervent, caring, loving family man who embraced life with an incomparable zest. I will always remember his warm and infectious greetings, his exuberant "hey, hey, hey," his candor and humor, and his trademark hats. The world is a bit dimmer with his passing. Jules, you are already missed. — Roger Smith*

*Jules truly was one of those people who, when he called or you bumped into him, you knew you would get a hug, a laugh, and some optimistic attitude. He was a role model as an advocate for the working family and tirelessly represented American Income and National Income Life in a professional manner. Our Company will miss him. I will miss him. — Scott Smith*

*Jules had all kinds of credentials, but I will always remember his love of family, how he always had something nice to say, his hats and the good times we had. — Debbie Enstedt*

*The illustrious Dr. Pagano was a storyteller extraordinaire. Listening to him was like listening to a blend of Garrison Garrison Keillor and Bill Moyers, Italian style. Jules saw the world through the color of his vibrant optimism. He embodied the playful and the philosophical, in his own jocular and mischievous manner. Jules lived life to its fullest. Jules made me smile. Jules made me laugh. Today, Jules made me cry. — Denise Bowyer*

*Jules was a friend for over 25 years. We were neighbors in Rehoboth Beach, Delaware and we would discuss progressive issues and politics. His love of labor and commitment to working families was contagious. He always had a smile, a warm greeting and a hat. As I think of Jules Pagano, a broad smile comes to my face. He would have wanted it that way. — Victor Kamber*

*Jules was definitely one of a kind! He was a quintessential relationship builder and was sincere in his interest in your well-being. He was a true American Incomer! — Susan Fuldauer*



Roger Smith, CEO of AIL/NILICO and Jules Pagano.



Jules Pagano and Morty Bahr, President Emeritus of the CWA.



Jules at his Retirement Party from American Income.

*"The greatest use of life is to spend it for something that will outlast it."  
— William James*

# ANNIVERSARIES

**36 Years of Service**  
David Cohen, SGA  
**28 Years of Service**  
Lou Nell Busby, PR  
**23 Years of Service**  
Tim Schroeder, GA  
**19 Years of Service**  
Timothy Cruise, AGT  
**16 Years of Service**  
Slav Bitman, SGA  
**12 Years of Service**  
Denise Gilbert, PR  
LaTonya Tucker, AGT  
**10 Years of Service**  
David Ackerman, SGA  
Diane Carrion, AGT  
Max Quasem, AGT  
Rodney Ward, RGA  
**9 Years of Service**  
Heather Hewitt, AGT

Norman Lew, AGT  
Beth Snow, AGT  
Thomas VanOsdol, AGT  
Nicholas Zangardi, MGA  
**8 Years of Service**  
Diego Arangopuerta, SA  
Matt Flores, MGA  
Michael Mandella, MGA  
Travis Moody, SGA  
Jesse Wise, AGT  
**7 Years of Service**  
Marino Baca, GA  
Ricardo Garavito, SA  
Allan Shapiro, AGT  
Paul Smoley, AGT  
Natalie Soboleva, GA  
**6 Years of Service**  
I-Perfection Harris, MGA  
Anthony Theriault, GA

**5 Years of Service**  
Jason Bratin, RGA  
Linda Byas, AGT  
Marvin Chalwe, AGT  
Karolina Debek, GA  
Tony Geer, GA  
Michael Manosca, AGT  
Humberto Quintero, MGA  
**4 Years of Service**  
Nanette Clay, AGT  
Niurka de Armas-Duran, AGT  
Jonathan Emura, RGA  
DeAnthony Hartman, GA  
Elias Hazen, MGA  
Akbar Hosseini, AGT  
Peter Hudousek, AGT  
Henry Ingraham, MGA  
Elizabeth Lo, GA  
Tabita Neukirch, AGT  
Candice Rezzo, GA

Crystal Senour, PR  
Zbigniew Stankiewicz, MGA  
Michael C Williams, MGA  
**3 Years of Service**  
Carly Ferraro, AGT  
Kyle Johnson, MGA  
Elaine Kulawiak, MGA  
Michael Lindsey, GA  
Nicholas Moore, MGA  
Avram Pinto, GA  
Zachary Santino, GA  
Cameron Severns, AGT  
Nicolas Ullmann, AGT  
Iran Zaranda, AGT  
**2 Years of Service**  
Danielle Arena, MGA  
Matthew Caternolo, GA  
Nicole Conrad, AGT  
James Curtis, GA  
Harold Durana, MGA

Christopher Favor, RGA  
Charles Ferrari, GA  
Liam Flaherty, GA  
Sean Grant, AGT  
Shauna Hannemann, SA  
David Hefflin, GA  
Lisa Heyman, GA  
Andy Jaikaran, MGA  
Ricky Jenkins, MGA  
Michelle Kyles, GA  
Mercedes Lloyd, MGA  
Gilbert Martinez, SA  
Amie McCracken, MGA  
Joel Moran, AGT  
Kwaku Nti, AGT  
Raymond Ochoa, GA  
Zach Otto, MGA  
Denise Perry, PR  
Jesusdieu Portilus, AGT  
Evan Reich, GA

Noel Rose, GA  
Dustin Rushin, MGA  
John Sikora, GA  
Joshua G Smith, AGT  
Anthony Stephens, AGT  
Richard Whyte, MGA  
Timothy Wilson, MGA  
**1 Year of Service**  
Musediq Abdul, AGT  
Debbi Amadeck, AGT  
Kirsten Anderson, SA  
Tyshawn Bailey, SA  
Renada Bogan, RGA  
Ryan Boomer, AGT  
Joshua Burda, SA  
Vincent Carl, GA  
Graham Carter, GA  
Devon Chapman, GA  
Gavin Chung, GA  
Lewis Clack, GA

Frank Colletti, GA  
Travis Daniels, PR  
Fariba Darvishzadeh, AGT  
Teresa Daveiga, SA  
Dywon Davis, SA  
John Donovan, SA  
Ann Doolin, AGT  
Regina Duval, GA  
Corey Friedlander, AGT  
Joshua Galdston, AGT  
Jaison Gallagher, AGT  
Kyle Glott, AGT  
Charles Golday, AGT  
Gary Gooden, SA  
Monica Green, AGT  
Shakira Greenlee, AGT  
Tammy Griswold, SA  
Raquel Hall, AGT  
Corey Hallam, GA  
Sean Hansen, SA

Andrea Hatcher, AGT  
Alta Herpel, GA  
Alexandra Hilaro, GA  
Russell Holzer, SA  
Slavita Hut, SA  
Charlett Johnson, AGT  
Kenneth D Johnson, GA  
Judi Kamsler, AGT  
Randi Kapchinske, PR  
Kyle Larimore, AGT  
Jeremy Lawrence, SA  
Annabelle Laxamana, AGT  
Jason Lvasseur, AGT  
Leon Lloyd, GA  
Jose Lopez, AGT  
Nejala Mackey, SA  
Andrew Mackmin, AGT  
Ijjieh Mantolino, SA  
Danae Manwill, SA  
Daniel Maslanka, AGT

Edwin Middlebrooks, AGT  
Devon Miller, SA  
Glenn Miller, SA  
Cherie Mohn, AGT  
Corey Moore, GA  
Brian Moravec, AGT  
Garland Morrow, SA  
Robert Nardone, GA  
Crystal Neal-Little, AGT  
Jonni Ng, MGA  
Beatriz Noriega, GA  
Lloyd Nwankwo, SA  
Jeanette Ortiz, AGT  
Lacey Port, SA  
Jacob Raine, GA  
Sonia Ramirez, AGT  
Thomas Reddoch, SA  
John Reynolds, GA  
Adam Rodness, AGT  
Darwin Roman, MGA

Jeff Rouse, SA  
Samer Saati, RGA  
John Salvaggi, AGT  
Richard Scofield, GA  
Hamed Shalbat, SA  
Michael Sobel, SA  
Kaimilani Souza, AGT  
Christopher Straccialini, SA  
Soonalote Taogaga, SA  
Josh Tompkin, GA  
William Vilardo, SA  
Kennethia Walker, AGT  
Natasha Waltenbaugh, SA  
Elizabeth Watson, SA  
Terrence Weiss, AGT  
Kathrine West, AGT  
Janel Wilder, SA  
Michael Wrublewski, AGT  
Zathia Zarza, SA  
Milica Zivkovic, SA

# PROMOTIONS

**State General Agent**  
Dorian Brown  
Jared Cleckner  
Richard Dyer  
Roger Fung  
Catherine Minor  
**Regional General Agent**  
Ryan Tucker  
**Master General Agent**  
James Allen  
Timothy Buckner  
Stephen Decareaux  
Ronald Esmon  
Melody Ferguson  
Michael Gelsinger  
I-Perfection Harris  
Unique Hunnicutt  
Steve Marker  
Donald Martin

Scott Patterson  
Darwin Roman  
Lee Smith  
Karl White  
Richard Whyte  
Michael C Williams  
Kascey Williamson  
Martha Zelaya  
Brian Zuzick  
**60% General Agent**  
Harley Ballew  
Jiwanpersaud Boodwa  
Derrick Coates  
Jesse Cole  
Patrick Cremeans  
Vicky Ducharme  
Kelly Ekker  
John Garrett  
Mark Glazer

Mark Gorman  
Michael Holmes  
Leya Kirchstein  
Kasali Kotun  
Lindsey Marks  
Myrle Salomon  
Vasha Sanders  
Arthur Sigler  
Les Swain  
Timothy Wissell  
**57.5% General Agent**  
Christine Araujo  
Josephine Archuleta  
Ibrahim Bah  
Matthew Bogle  
Steven Bosworth  
Benjamin Clabaugh  
Greichen Crady  
Liam Flaherty

Keylen Foster  
Larry Gatt  
Lisa Groom  
Alexandra Hilaro  
Cristi Huffman  
Daniel Hwang  
Cassandra Jones  
Trey Jones  
Cindy Ligsay  
Jesse Martin  
Tanya Mitchell  
Rory Olson  
Kristen Patton  
Edwin Rodriguez  
Michael Russo  
Michael Sandoval  
Bridgette Scrivani  
Mark Spiers  
Scott Wheeler

Jennifer Young  
**55% Supervising Agent**  
Jacob Adams  
Joey Allen  
Chad Badeaux  
Stacy Batson  
Beverly Bellrowe  
Jared Bowling  
Mercadees Bowman  
Roslyn Brown  
Joshua Colvin  
Kelvin Douglas  
Sheila Downey  
Steven Form  
Guerschom Francois  
Nicholas Frazier  
James Frizzler  
Abigail Gardner  
Dane Griffard

Christopher Hammond  
Benjamin Jobe  
Janice Koch  
Austin Lee  
Danielle Lewis  
Anthony Lipsie  
Corey Martin  
Jeffrey Metrick  
Kelsey Mitchell  
John Mize  
Judith Nolan  
Gerald Norton  
Daniel Racca  
Jordan Roberts  
Jean Robinson  
Angela Sparks  
Wesley Taylor  
Yolanda Tinsley  
William Vilardo

Reginald White  
Dale Whitmore  
Michael Williams Jr  
**52.5% Supervising Agent**  
Lesina Ah Sue  
Meghan Aubel  
Anthony Barbaro  
Danielle Barker  
Christopher Bartram  
Victoria Bolognese  
Corinne Bradley  
David Chen  
Calvert Clinkscates  
Komo Davis  
Lanita Davis  
Mario DePinto  
Brandon Edens  
Cordares Ewing  
Olive Faalavaau

Erica Fitzsimmons  
Ricardo Garavito  
Jared Geringer  
David Guns  
Ramona Houser  
Melinda Jacobs  
David Janssen  
Albert Jenkins  
Bevan Kanter  
Noha Khalafawi  
Karen Kletch  
Nicole Kondor  
Zoltan Kreesco  
Holly Lacey  
Shannon Little  
Denville Loney  
Jonathan Lopez  
Danielle Louis  
Bruce Mainprice

Henry Marquez  
Dexter Matis  
Phillip McElfresh  
Destiny Meyer  
Jaclyn Mister  
Nacole Newbold  
Nicholas O'Brien  
Matthew Parker  
Niraj Patel  
Catherine Pragosa  
James Quinlan  
Harvey Ridley  
Romar Roberson  
Danny Rodriguez  
Juan Rosa  
Marcelious Ross  
Nadia Rowland  
Jason Ryen  
Stevan Savic

Jamar Sheffey  
William Shockley  
Benjamin Smith  
Michael Sobel  
Danette St Marthe  
Jennifer VanKerckvoorde  
Ashley Walker  
Kelly Ward  
Jameetri Washington  
Tom Weller  
Martin Westberg  
Shayne Williams  
Sean Williamson  
David Wise

★ ★ ★ ★ ★  
**ATTENTION**  
**MGAs**  
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■ Guidance



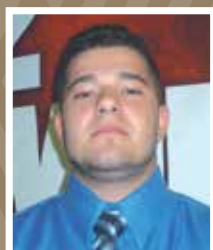
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*Vice President  
 of Quality of Business*

# NEW AGENT RETENTION — BONUS PROGRAM —



**Ryan Bisanz**  
 \$4,000  
 Brian Traboulay



**Brian Welsh**  
 \$2,000  
 Simon Arias



**Phillip Jenkins**  
 \$2,000  
 Slav Bitman



**Zach Otto**  
 \$1,750  
 Sabrina Lloyd



**Hal Herman**  
 \$1,750  
 Oldham-Bianchi

June Bonus Payout: **\$76,250**

June Bonus Qualifiers: **107**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Ryan Bisanz	\$4,000	Dan Nebraska	\$1,000	Alexandra Graham	\$750	Rebecca Klebsch	\$500
Brian Welsh	2,000	Dick Nakatani	1,000	Raymond Risucci	750	Michael Mandella	500
Phillip Jenkins	2,000	Andrew McQuade	1,000	Jason Bratin	750	John Sparby	500
Zach Otto	1,750	Ryan Hall	1,000	Levar Morgan	750	Richard Johnson	500
Hal Herman	1,750	Devin Phillips	1,000	Unique Hunnicutt	750	Jessica Santamarina	500
Erik Boyd	1,500	Jack Keiderling	1,000	Levi Stearns	500	Ryan Leong	500
Matt Pflueger	1,500	Matthew Girard	1,000	Tara Weisz	500	Jake Yagjian	500
Robert Kanaan	1,500	Souleymane Bah	1,000	Norman Candelore	500	Marian Serfler	500
Matthew Parks	1,500	Kathryn Chaisson	1,000	Lily Tchen	500	Louis Giogiaia	500
Ho Tran	1,250	Stephen Jubrey	1,000	I-Perfection Harris	500	Nasr Quadri	500
Randall Cook	1,250	Daniel Potilechio	1,000	Derek Cotton	500	Brent Arbour	500
Ryan Wilson	1,250	Matthew Conrad	1,000	Jonathan Russell	500	Lleison Martinez	500
Joshua Bloomquist	1,250	Daniel Hartwig	1,000	Ronald Esmen	500	Steven King	500
Haoyu Xu	1,250	Adeyemi Akinade	1,000	Alfred Taren	500	Robert Dunn	500
Travis Picklesimer	1,250	Henry Ingraham	1,000	Magda Figueiredo	500	Zachary Hart	500
Melvin Arritt	1,000	Kyle Johnson	1,000	Evan Holzhauer	500	Debbie Ezerneck	500
Lori Dacyk	1,000	Martha Zelaya	750	Kenneth Greer	500	William Oseroff	500
Daven Hermosura	1,000	Stephen Jeung	750	Michael Laramie	500		
Blake Higuchi	1,000	Erin Allen	750	Reuben Rios-Cruz	500		
Patrick Rieger	1,000	Shelly Russell	750	Scott Sonnenberg	500		

**HERE'S HOW IT WORKS:**

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 4-6 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 4th month of tenure, the MGA gets \$250 bonus; in the 5th month, the MGA gets \$500 bonus; in the 6th month, the MGA gets \$1,000 bonus. All qualifiers listed achieved at least \$500 in bonus totals.

## Business 101

Who owns your business? What are you doing to support that business owner?

When you took your test, obtained your license and signed your contract with AIL/NILICO, you became an independent business owner. Now that you are a business owner, are you planning to fail or failing to plan for your business to succeed?

A major factor in the success of businesses is their ability to make a viable plan. Business owners throughout the world must use that plan as a guide. They guide themselves in the right direction to have the ability to make necessary changes when the plan needs a little tune-up.

When Roger Smith set his goal at \$250 million ALP a year, he didn't just pull that number out of a hat. He developed a plan that included building an infrastructure to achieve that goal.

When I started in my position with the Company, I didn't just say I wanted to raise both 4-month and 13-month retention; I set a goal and then worked it backwards to set a plan in place. As the Company approached my goal of 74 percent retention in August of last year, I then revised it upwards. We may be below that high point at this time, however, I know that we can surpass the 74 percent retention mark and move forward from there.

My first course in college was Business 101. The very first day the professor looked us straight in the eye and said that once you have achieved 80 percent of your goal, you need to readjust upwards. The goal should always be in sight, but always keep that carrot just a little further out. When making your plan, do not set your goals so high they are out of reach. Build your business plan around successes and use failures as learning experiences.

From 1988-1998, there was a television show called Murphy Brown. A member of the cast was Robert Pastorelli who played Eldin the painter. For 10 seasons, he painted Candice Bergen's house. It wasn't that he was a slow painter; it was that he never achieved his goal of perfection while painting the house. He may have put a coat of paint up but it wasn't perfect. He always found ways to make it better.

**“Build your business plan around successes and use failures as learning experiences.”**

The correlation between Eldin and retention may not be obvious on the surface. But when you relate it to a business plan and what you are doing to support that business owner (you), it becomes clearer. Do you look at your advance report and ask why your retention or N/G is where it is? Or do you look at your advance report and develop a plan for contacting every policyholder on the report to see what you can do to better your business?

Home Office provides you with the tools to build a business plan through their Leadership Academies, the AIL and NILICO websites and through social media. The decision is yours. Are you going to continue to fly by the seat of your pants or are you going to use everything possible to work towards your goals and have the ability to make changes as necessary to achieve them?

# CODES

The minimums for recognition are:  
**SA & GA** – at least two codes during the month  
**MGA** – at least three codes during the month  
**RGA** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

## SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ratu Kani	6	Steve Friedlander	Tammy Griswold	3	Brian Traboulay	Wilkins Morency	2	Cunningham-Weatherspoon
Robert Schneiderman	6	Sabrina Lloyd	Meaghan Kehl	3	Brian Traboulay	Joshua Rush	2	Chad Deley
Kenneth Ford	4	Matt Henderson	Seth Connelly	2	Altig-Orlovic	Jamal Simmons	2	Joseph Diecedue
Brandi Stone	4	Travis Moody	Robert Ford	2	Altig-Orlovic	Jason Theriot	2	Joseph Diecedue
Porter Balke	3	Altig-Orlovic	Nicole Jacintho	2	Altig-Orlovic	Kelvin Fernandez	2	Laura Fisher
Touraan Smith	3	Altig-Orlovic	Soncyia Williams	2	Altig-Orlovic	Jason Johnson	2	Laura Fisher
Brittini Kwiecien	3	Simon Arias	John Conard	2	Simon Arias	Tony Lau	2	Steve Friedlander
Ronald Rennich	3	Simon Arias	John Constantini	2	Simon Arias	Christian Fahey	2	Giglione-Ackerman
Andrew Wagner	3	Simon Arias	Jamie Faulkner	2	Simon Arias	Corey Helly	2	Giglione-Ackerman
Gilbert Martinez	3	Brandon Cooley	Charles Fischer	2	Simon Arias	Erika Hudson	2	Maria Greene
Erika Spiak	3	Richard Correa	Phillip McElfresh	2	Simon Arias	William Flournoy	2	Steve Greer
John Nasti	3	Giglione-Ackerman	Shannon Little	2	Slav Bitman	Stephen Giddens	2	Steve Greer
Azhley Guardiola	3	Maria Greene	Glenn Woodley	2	Slav Bitman	Jeffrey Lewis	2	Steve Greer
Lloyd Nwankwo	3	Steve Greer	Jessica Prazeres	2	Josh Chalom	Melinda Jacobs	2	Fred Hadayia
Donald Fogleman	3	Fred Hadayia	Marcia Jobe	2	Samantha Chui	Randy Markland	2	Fred Hadayia
Rory Olson	3	Matt Henderson	Todd Rutherford	2	Eric Cochran	David Frederick	2	Mark Hancock
Shayne Guinn	3	Sabrina Lloyd	Allison Hanson	2	Richard Correa	Alta Herpel	2	Chris Hernandez
Thomas Kijanowski	3	Sabrina Lloyd	Jamey Haugen	2	Richard Correa	Sonia Tyner	2	Matthew Hogan
Nathanael Rathjen	3	Dorian Oldham	Russell Holzer	2	Richard Correa	Scott Montgomery	2	Jatoft-Foti
John Donovan	3	Theodore Pappas	Adrian S Johnson	2	Nigel Crowe	Scott Guldenzoph	2	Christopher Jordan
Benjamin Jobe	3	Dan Rubio	Patrick Mueller	2	Nigel Crowe	Jorell Washington	2	Christine Judge
Samuel Clanin	3	Surace-Smith	Nicholas Barton	2	Cunningham-Weatherspoon	Brandon Hopf	2	Sabrina Lloyd

## GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Eric Ebbitt	9	Simon Arias	Victor Restrepo	6	Richard Correa	Jose Carvajal	4	Laura Fisher
Matthew Sturgeon	8	Sabrina Lloyd	Michael Gerstein	6	Giglione-Ackerman	Dean Jensen	4	Steve Greer
Timothy Watson	7	Slav Bitman	Lisa Heyman	6	Fred Hadayia	Tim Schroeder	4	Steve Greer
Kyle Taylor	7	Travis Moody	Todd Harding	6	Oldham-Bianchi	John Young	4	Steve Greer
Michael Shaba	7	Brian Traboulay	Jonni Ng	5	Altig-Orlovic	Ibrahim Bah	4	Fred Hadayia
Maria Soliz	6	Brandon Cooley	Karolina Debek	5	Sabrina Lloyd	Beau Locker	4	Matt Henderson
William Brookshire	6	Richard Correa	Alon Fischer	5	Theodore Pappas	Brandon Baker	4	Travis Moody
			Jordan Albright	4	Simon Arias	Jesse Spencer	4	Oldham-Bianchi
			Albert Kauderer	4	Simon Arias	Reynolds Akuamo	4	Theodore Pappas
			Casey Kunash	4	Simon Arias	Mohammed Moalawi	4	Theodore Pappas
			Tiara Manning	4	Eric Cochran	Aaron Dupras	4	Paul Rumbuc
			James Moland	4	Eric Cochran	David Guzman	4	Surace-Smith
			David Hefflin	4	Scott Davis	Christopher Earle	4	Williams-Zophin
			Melissa Quintal	4	Joseph Diecedue	Anastacio Baeza	3	Altig-Orlovic
						James Smith	3	Altig-Orlovic

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Matthew Caternolo	3	Simon Arias	Matthew Caternolo	3	Simon Arias	Matthew Caternolo	3	Simon Arias
Nathan Gay	3	Simon Arias	Nathan Gay	3	Simon Arias	Nathan Gay	3	Simon Arias
Anthony Rizzo	3	Simon Arias	Anthony Rizzo	3	Simon Arias	Anthony Rizzo	3	Simon Arias
Joshua May	3	Brandon Cooley	Joshua May	3	Brandon Cooley	Joshua May	3	Brandon Cooley
Cindi Walker	3	Brandon Cooley	Cindi Walker	3	Brandon Cooley	Cindi Walker	3	Brandon Cooley
Kierra Goodwin	3	Nigel Crowe	Kierra Goodwin	3	Nigel Crowe	Kierra Goodwin	3	Nigel Crowe
Susan Bergh	3	Kevin Davis	Susan Bergh	3	Kevin Davis	Susan Bergh	3	Kevin Davis
Maren Conway	3	Scott Davis	Maren Conway	3	Scott Davis	Maren Conway	3	Scott Davis
Todd Glazer	3	Joseph Diecedue	Todd Glazer	3	Joseph Diecedue	Todd Glazer	3	Joseph Diecedue
Kevin Talbot	3	Joseph Diecedue	Kevin Talbot	3	Joseph Diecedue	Kevin Talbot	3	Joseph Diecedue
Isaac Hernandez	3	Desi Dimitrova	Isaac Hernandez	3	Desi Dimitrova	Isaac Hernandez	3	Desi Dimitrova
Ricardo Grandt	3	Laura Fisher	Ricardo Grandt	3	Laura Fisher	Ricardo Grandt	3	Laura Fisher
Mark Danner	3	Steve Greer	Mark Danner	3	Steve Greer	Mark Danner	3	Steve Greer
Shorne Brown	3	Fred Hadayia	Shorne Brown	3	Fred Hadayia	Shorne Brown	3	Fred Hadayia
Steven Bosworth	3	Matt Henderson	Steven Bosworth	3	Matt Henderson	Steven Bosworth	3	Matt Henderson
Larry Finch	3	Matthew Hogan	Larry Finch	3	Matthew Hogan	Larry Finch	3	Matthew Hogan
Samneang Prom	3	Jatoft-Foti	Samneang Prom	3	Jatoft-Foti	Samneang Prom	3	Jatoft-Foti
Alex Torruella	3	Sabrina Lloyd	Alex Torruella	3	Sabrina Lloyd	Alex Torruella	3	Sabrina Lloyd
Patrick Cremeans	3	Chris Lussier	Patrick Cremeans	3	Chris Lussier	Patrick Cremeans	3	Chris Lussier
Corey Bryant	3	Tim McAdams	Corey Bryant	3	Tim McAdams	Corey Bryant	3	Tim McAdams
Gary Gottlieb	3	Eric Neal	Gary Gottlieb	3	Eric Neal	Gary Gottlieb	3	Eric Neal
John Leggio	3	Theodore Pappas	John Leggio	3	Theodore Pappas	John Leggio	3	Theodore Pappas
Shahab Mahdavinejad	3	Theodore Pappas	Shahab Mahdavinejad	3	Theodore Pappas	Shahab Mahdavinejad	3	Theodore Pappas
Nicholas Triantafyllidis	3	Philip Prata	Nicholas Triantafyllidis	3	Philip Prata	Nicholas Triantafyllidis	3	Philip Prata
Krin Hall	3	Scott Rehberg	Krin Hall	3	Scott Rehberg	Krin Hall	3	Scott Rehberg
Les Swain	3	Alex Roland	Les Swain	3	Alex Roland	Les Swain	3	Alex Roland

## GA continued

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ifeanyi Ufodu	3	Alex Roland	Prentiss Parker	2	Cohen-Cohen	David Riddle	2	Chris Hernandez	Mark Diebolt	2	Paul Rumbuc
Josh Tompkin	3	Paul Rumbuc	Ileana Rosas	2	Cohen-Cohen	Clinton Spaeth	2	Chris Hernandez	DeAnthony Hartman	2	Paul Rumbuc
Brian Allt	3	Imran Satti	Gian-Paolo Diberardo	2	Brandon Cooley	Victor Schwenoha	2	Jatoft-Foti	Pamela Altman	2	Surace-Smith
Scott Wheeler	3	Imran Satti	Devon Chapman	2	Cunningham-Weatherspoon	Gregory Akre	2	Christopher Jordan	Tony Geer	2	Surace-Smith
Christopher Kennedy	3	Surace-Smith	Gayle Remner	2	Scott Davis	Drew Burdi	2	Sabrina Lloyd	Chris Greer	2	Jeremy Welch
Anthony Theriault	3	Surace-Smith	Devin Adams	2	Chad Deley	Christopher Alderson	2	Eric Neal	Leslie Jacobs	2	Jeremy Welch
Ashley Wenning	3	Surace-Smith	Philip Roffi	2	Cindy Furer	Jane Callies	2	Dorian Oldham	Bess Wilson	2	Jeremy Welch
Michael Holmes	3	Jeffery Thiel	Jaman Testerman	2	Cindy Furer	David Schanuel	2	Dorian Oldham	Noel Rose	2	Williams-Zophin
Caio Rosa	3	Williams-Zophin	Jorge Guerra	2	Giglione-Ackerman	Christina Black	2	Oldham-Bianchi	Beatriz Noriega	2	Bob Wingate
Melanie Hail	3	Bob Wingate	Ashlee Hutchins	2	Giglione-Ackerman	Michael Hicks	2	Oldham-Bianchi	Brandon Smith	2	Bob Wingate
Jason Fuller	3	Matt Wolfanger	Roosevelt Wilson	2	Giglione-Ackerman	Zachary Santino	2	Oldham-Bianchi	Darwin Roman	2	Gevorg Yanukyan
Robert Rowell	2	Jason Adamo	Christine Barbour	2	Steve Greer	Richard Pazak	2	Bob Olson			
William Whaley	2	Jason Adamo	Larry Giddens	2	Steve Greer	Derron Alexander	2	Theodore Pappas			
John Cochran	2	Altig-Orlovic	Douglas Peak	2	Steve Greer	Frank Colletti	2	Theodore Pappas			
Joshua Cosentino	2	Simon Arias	Dexter Phillip	2	Steve Greer	Mir Khan	2	Theodore Pappas			
Sokol Fazliu	2	Simon Arias	Lawrence Smith	2	Steve Greer	Bridgette Scrivani	2	Theodore Pappas			
Lisa Groom	2	Simon Arias	Gregory Graham	2	Fred Hadayia	Paavo Cymanow	2	Philip Prata			
Tracy Barrett	2	Slav Bitman	Antonio Davidson	2	Mark Hancock	John Reynolds	2	Philip Prata			
Aldina DaRosa	2	Josh Chalom	Marci Dowbor	2	Mark Hancock	John Serrano	2	Philip Prata			
Larry Gatt	2	Josh Chalom	Michael C Williams	2	Matt Henderson	Raymon Reynolds	2	Alex Roland			
Troy Elliott	2	Eric Cochran	Peter Kwiatkowski	2	Chris Hernandez	Tracy Hayes	2	Dan Rubio			

## MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Matthew Girard	14	Maria Greene	Joseph Havlik	6	Christopher Jordan	Daniel Toshner	4	Altig-Orlovic	Mercedes Lloyd	3	Kevin Davis
Albert Serur	13	Simon Arias	Amie McCracken	6	Chris Lussier	James Keefer	4	Simon Arias	Derek Cotton	3	Chad Deley
Ryan Bisanz	13	Brian Traboulay	Kevin Huber	6	Eric Neal	Brandi Hershey	4	Brandon Cooley	Kayla McIver	3	Chad Deley
Andrew McQuade	12	Richard Correa	Ransay Vazquez	6	Bob Olson	Dick Nakatani	4	Brandon Cooley	Gary Slocum	3	Desi Dimitrova
Matthew Diulus	11	Simon Arias	Rodney Ward	6	Paul Rumbuc	Alvin Hagens	4	Desi Dimitrova	John Hancock	3	Mark Hancock
Randall Cook	11	Joseph Diecedue	Samantha Sliger	6	Jeremy Welch	Craig Strompf	4	Cindy Furer	Moswen Taylor	3	Mark Hancock
Ryan Wilson	11	Philip Prata	Denise Berrios	6	Bob Wingate	Jack Keiderling	4	Giglione-Ackerman	Mary-Dolores Ayarzagaitia	3	Matt Henderson
Herman Fennell	10	Samantha Chui	Hunter Houvener	5	Altig-Orlovic	Andy Jaikaran	4	Matt Henderson	Scott Sonnenberg	3	Matt Henderson
Zach Otto	10	Sabrina Lloyd	Ryan Tucker	5	Altig-Orlovic	Humberto Quintero	4	Matt Henderson	Kathryn Chaisson	3	Chris Hernandez
Syed Quadri	10	Theodore Pappas	Aaron Parks	5	Simon Arias	Rita Haidinger	4	Chris Hernandez	Michael Mandella	3	Chris Hernandez
Kody Kramme	9	Eric Cochran	Thomas Vena	5	Simon Arias	Daniel Umbertone	4	Christine Judge	Darren Miller	3	Chris Hernandez
Ryan Hall	9	Laura Fisher	Brooke Spain	5	Brandon Cooley	Juan Cardona	4	Alex Roland	Harold Durana	3	Jatoft-Foti
Michael Laramie	9	Steve Greer	I-Perfection Harris	5	Cunningham-Weatherspoon	Robert Nolan	4	Paul Rumbuc	Scott Patterson	3	Christine Judge
Alexandra Graham	9	Fred Hadayia	Joshua Jackson	5	Joseph Diecedue	Robert Dunn	4	Surace-Smith	Jake Yagjian	3	Chris LaFond
Marian Sertler	9	Sabrina Lloyd	Mavrick Fredericks	5	Giglione-Ackerman	Elias Hazen	4	Surace-Smith	Nicholas Moore	3	Oldham-Bianchi
Evan Holzhauser	8	Giglione-Ackerman	Kenneth Greer	5	Steve Greer	Henry Ingraham	4	Williams-Zophin	David Wang	3	Bob Olson
Richard Barbour	8	Steve Greer	Thomas Soloweyko	5	Steve Greer	Robert Hamilton	3	Altig-Orlovic	Nasr Quadri	3	Theodore Pappas
Cynthia Schneiderman	8	Sabrina Lloyd	Souleymane Bah	5	Fred Hadayia	Blake Higuchi	3	Altig-Orlovic	Brent Arbour	3	Cisco Perez
Mark Kukielski	8	Eric Neal	Erik Boyd	5	Fred Hadayia	Virginia Lee	3	Altig-Orlovic	Kevin Ristau	3	Alex Roland
Raymond Risucci	8	Dorian Oldham	Reuben Rios-Cruz	5	Matt Henderson	Steve Marker	3	Altig-Orlovic	Matt Pflueger	3	Tiffany Roland
Kaitlyn Brandt	8	Oldham-Bianchi	Cara DeFiore	5	Chris Hernandez	Jonathan Maust	3	Altig-Orlovic	Haoyu Xu	3	Imran Satti
Ala Awad	8	Alex Roland	Brandon Teter	5	Matthew Hogan	Ryan McIntosh	3	Altig-Orlovic	Matthew Conrad	3	Surace-Smith
Steven King	8	Paul Rumbuc	Robert Janev	5	Sabrina Lloyd	Joshua Olin	3	Altig-Orlovic	Darron Hacker	3	Surace-Smith
Zachary Hart	8	Surace-Smith	Robert Shafer	5	Travis Moody	Tina Phongsavath	3	Altig-Orlovic	Travis Picklesimer	3	Surace-Smith
Richard Whyte	8	Brian Traboulay	Stephen Jubrey	5	Oldham-Bianchi	Patrick Rieger	3	Altig-Orlovic	Dustin Brooks	3	Jeffery Thiel
Dan Nebraski	7	Simon Arias	Bobby Szwaja	5	Theodore Pappas	Levi Stearns	3	Altig-Orlovic	Brian Culp	3	Jeremy Welch
Phillip Jenkins	7	Slav Bitman	Timothy Wilson	5	Philip Prata	Natalie Wagner	3	Altig-Orlovic	Debbie Ezernack	3	Jeremy Welch
Tere Diamond	7	Steve Friedlander	Minh Phung	5	Scott Rehberg	Brian Welsh	3	Simon Arias	William Oseroff	3	Bob Wingate
James Allen	7	Travis Moody	Robert Kanaan	5	Imran Satti	Patrick Knouse	3	James Bailey			
Brett Gryska	7	Oldham-Bianchi	Daniel Hartwig	5	Surace-Smith	Jordan Chalom	3	Josh Chalom			
Jason Bratin	7	Theodore Pappas	Matthew Parks	5	Surace-Smith	Tara Weisz	3	Josh Chalom			
Kyle Johnson	7	Williams-Zophin	Adeyemi Akinade	5	Williams-Zophin	Marko Jankovic	3	Cohen-Cohen			
Jennifer Wehrle	6	Brandon Cooley	George Noujaim	5	Williams-Zophin	Erin Allen	3	Richard Correa			
Xavier MacLarty	6	Nigel Crowe	Noel Rose	5	Williams-Zophin	Kyle Klipp	3	Richard Correa			
Marisa Willgruber	6	Fred Hadayia	Richard Dyer	4	Jason Adamo	John Ophals	3	Cunningham-Weatherspoon			

## RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Thomas Vena	31	Simon Arias	Robert Janev	27	Sabrina Lloyd	Bo Gentile	27	Williams-Zophin



**Rob Falvo**

*Executive Vice President  
AIL & NILICO*

## Preparing yourself for OPPORTUNITY UNLIMITED

There is NO LIMIT except between our ears. We have all heard that attitude plus aptitude determines altitude. The most important task to undertake is to make ourselves better at what we do, and that means ongoing personal development. Study as if you can never learn all you want to, and review as if you have forgotten everything you have studied. You cannot overstuff your brain. Some of what you pick up may be frivolous and not useful, but we owe it to ourselves and those we serve to learn, learn, and learn.

We always tell our children to do their homework and study. We have to do the same, whether it is formal or informal. Learn to earn, but remember that earnings are not the only objective. Being able to converse with people and being knowledgeable in many fields, not just the insurance business, will make us all more affable and sociable and can help us build future relationships more easily. The surest sign of getting old is when you stop learning.

There are no limits on what people can do. The only limitation is the will to try, the will to apply energy to the effort. Studying, experimentation, and exertion can raise each of us to a higher level, but it all begins in our minds. We have to think about where we want to go and what we must do to get there. The knowledge is there for the taking; our job is to find the areas in which we want to excel and then invest the time required. It is all a matter of supply and demand. You supply the effort and the study, and the demand from everyone, including yourself, will be filled. It also works to think of it in the opposite terms. You demand more effort from yourself, and the supply coming out of you will be greater.

Today's business environment leaves no room for standing still, no room for the status quo. We must constantly strive to improve. Technology illustrates this best. Typewriters gave way to computers; vinyl records have disappeared in favor of CDs and now, iPods; drive-in movies conceded to VHS, then DVDs, and now video-on-demand; land lines

are losing out to cell phones; ATM machines are replacing bank tellers; and web sites take business away from "brick-and-mortar" stores. We are forced to adapt even when we'd rather not. The winners in our business are the ones who welcome change, for themselves and for the people who look to them for leadership.

**“Today’s business environment leaves no room for standing still, no room for the status quo.”**

Goals are important, too. It can help to discuss your goals with family, colleagues, and others close to you. Put yourself out on a limb, and let people know what you want to accomplish after you've settled it in yourself and know what you want to achieve. My highest goal is putting other people first, and family and home head the list. We all need a place where we feel safe and secure and can relax and gear up for the challenges ahead.

Each of us is a unique individual. We all have the power of choice. We can choose to simply "get along" or we can choose to excel and make ourselves winners. We can have all the mentors and managers in the world, but, ultimately, who is in charge of you? We need all the help we can get, and we need to help others as we are helped, and more so. The bottom line is what you do with what you have and what you pass on to those coming up behind you. Just do it and stand back, because the results will overwhelm you and everyone else.

# BREAKING NEW GROUND

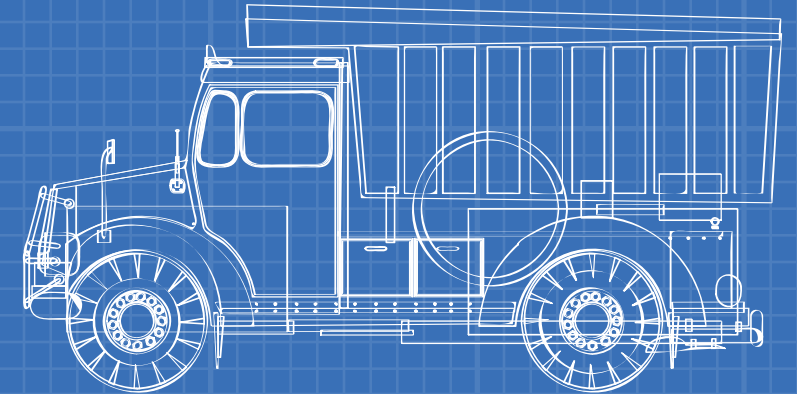


**JOE BENNETT**  
June 2013

## NEW SALES DIRECTOR

Joe has been in the insurance business for 11 years and has experience at all levels including agent, trainer, recruiter and agency owner. He was a high school math teacher and varsity basketball coach prior to that. Joe sees many parallels between coaching and his new position as Regional Sales Director. "It's

the coach's job to encourage the team and help them find ways to get better. This is the same thing." Joe and wife Tia have 2 sons and 2 daughters ranging in age from 10-17. The family resides in Carmel, Indiana.



**KENNETH E. RIGMAIDEN**  
June 2013

## NEW LAB MEMBER

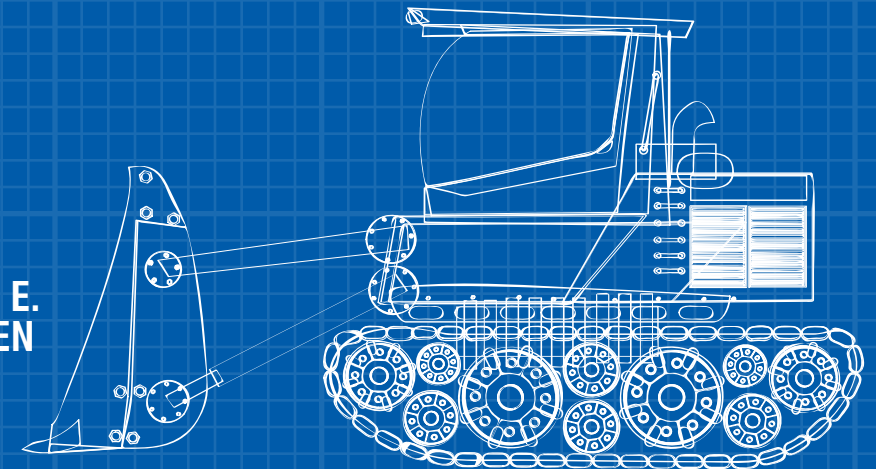
Kenneth Rigmaiden began his career with the International Union of Painters and Allied Trades (IUPAT) upon graduating from California State University in San Jose in 1977. He went on to serve as an executive board member, a trustee, the Vice President and eventually President of Local 1288.

Mr. Rigmaiden has focused his career on labor relations. His notable contributions in this area include the amalgamation of several local unions to form Local 12 and the subsequent merger of several union health, welfare, training and vacation/holiday trust

funds and the streamlining of member services for plan participants.

Mr. Rigmaiden served as a General Representative, Assistant to the General President and served on numerous committees before being elected Executive General Vice President for IUPAT in 2002. He was appointed General President in April of 2013.

In addition, Mr. Rigmaiden is a member of the AFL-CIO's Executive Council and a member of the Board of Directors of several AFL-CIO constituency groups.





# LEADERSHIP ACADEMY

## PR Leadership Academy

The Conference Center at the McKinney campus hosted the second session of Leadership Academy for Public Relations Managers and hopefuls June 26-28.

The packed agenda featured members of the AIL PR and sales management teams, including President Scott Smith, Rob Falvo, Diana Crosby, Susan Fuldauer, Domenico Bertini, and Martin Groves.

Topics discussed included expectations, inspection and accountability, visionary leadership and many more.

“The PR Leadership Academy was a great event. I’ve never seen a brighter future for PR based on the people who were there. Records will be broken!”

— Domenico Bertini, Vice President Field Operations

“There was so much energy with those in attendance for this Leadership training! The possibilities of what could be in our future leaders was evident and it was exciting to watch how each responded to what was being shared. Equally exciting was having Home Office Managers attend as that was an added plus in strengthening our AIL Team as a whole!”

— Diana Crosby, Senior Vice President



**Back Row:** Susan Fuldauer, Angela Donaldson, Kevin Donaldson, Shannon Bennett, Liz Corley, Shey Stout, Rob Falvo, Carol Matthai, Martin Groves, Jackie Lowe, Holland Harris, Christa Davis, Mary Kay McPherson.

**Middle Row:** Patrena Smith, Rosanna Gill, Maureen Roberts, Diana Crosby.

**Seated:** Jennifer Hadley, Gena Stead, George Farenthold, Polyna Berlin, Melissa Lively.

## ■ Outlook



**Susan Fuldauer**

Vice President of  
Public Relations Field Operations

## Developing our Next Up Leaders

“Leadership and learning are indispensable to each other.”  
— John Fitzgerald Kennedy

Learning is a lifelong journey, and our quest for knowledge never ends. Knowledge is empowering. Knowledge sharing enhances the total organization. Enhancing the knowledge of leadership in our organization is bringing about increased activity and productivity.

Over the past year, Team PR has focused on building our “Next Up” leaders while continuing leadership development for our current leaders. Recently, our PR Directors attended Leadership Academy 301 with agency RGAs and MGAs. It was a first ever integration of leadership development for both Team PR leadership and Agency leadership. In the spirit of “We Are One Team,” this couldn’t have been a more meaningful leadership development school.

Additionally, we recently conducted PR Leadership 101 for our leadership pipeline, including 4 administrative leaders from Home Office. We have also brought in our newest PR managers for training on PR processes. We are intentional in our leadership development, so that we can continue to empower Team PR to reach the next level in quality lead generation for our agency partners.

Empowering our leaders is not just a theme. It is a critical component of our PR vision. It is building the culture of empowerment within Team PR that I believe will result in new successes for our team. We do this through development of not only today’s leaders but our future leaders as well. Our leadership development is a determining factor in our PR reps’ success now and for the future.

We have been and will continue to empower our team by implementing highly effective leadership and mentorship programs that will provide opportunity to grow in maturity as leaders and as

a team. By strengthening and building on leadership skills, we are strengthening every aspect of our business, both in the field and at Home Office. Leadership skills can last a lifetime, however you must continue to hone those skills. This is why we are placing emphasis on the development of our current and future leaders.

At some point, we are either a student or a teacher. It is our hope that our students of leadership development will one day soon be our teachers to the Next Up student leaders.

**“We are intentional in our leadership development, so that we can continue to empower Team PR to reach the next level in quality lead generation for our agency partners.”**



# BLUEPRINT FOR A SUCCESSFUL



**WHAT MAKES PEOPLE PURSUE THE POSITION OF STATE GENERAL AGENT? WHAT ATTITUDES AND SKILLS DO CANDIDATES POSSESS THAT MAKE THEM UNIQUELY QUALIFIED FOR THE POSITION? SIX RECENTLY PROMOTED SGAS AND THE SGAS WHO PROMOTED THEM SHARE THEIR THOUGHTS ON THE SGA OPPORTUNITY AT AIL/NILICO.**



**DORIAN BROWN**  
JUNE 17TH  
SOUTHERN ALABAMA

Prior to starting with AIL in October of 2008, Dorian had been the president of a successful company that he founded. When he interviewed with AIL, he recognized the unlimited opportunity and committed immediately. Dorian pursued the SGA opportunity because it seemed a natural progression given his education and experience. Dorian and wife Monica make their home in Mobile, AL with one-year old twins Jayda and Jayden.

Dorian says it's important to "Stay focused and have specific goals. Write them down. Always search for the correct answers to the things you need answered. Failure and quitting are not options!"



**MATT HENDERSON ON DORIAN BROWN**

Dorian is a natural leader who has prior business ownership experience. He was a sure fit for the SGA position. We are going to miss him.

This is an opportunity to own your own business and create financial independence for your family. Hard work always pays off. When someone approaches me about wanting to be an SGA, I tell them to get ready to work! Don't sit behind your desk. You are your best trainer. Most people perceive this as the position of "arrival." This is just the start of an exciting journey. Don't stop dreaming. Nothing is out of reach when you combine dreaming with work.



**ROGER FUNG**  
MAY 29TH  
SAN FRANCISCO BAY AREA

Roger, a former computer draftsman and research assistant in fiber optics, joined AIL in 1991 on the advice of a friend who worked for the Company. He wanted to become an SGA to help more people while helping his own family. Roger is fluent in both Mandarin and Cantonese, which he believes gives him an edge in the emerging Asian market. Roger, wife Bonnas Pang and son Royce live in the San Francisco area.

Roger suggests that if you are interested in pursuing the SGA Opportunity, "Move into management ASAP. It definitely took me some time to transition from a good producer to a good leader. They are almost two opposite positions in terms of skill set, personality and characteristics."

**RICK ALTIG ON ROGER FUNG**

Roger has dedicated more than 20 years to American Income Life as a top agent, GA, MGA and RGA. This makes Roger a sure shot for success as an SGA.



**CATHERINE MINOR**  
JULY 1ST  
SOUTHERN MISSOURI

Catherine first found AIL 16 years ago in Georgia. She stayed for a year, then pursued other career avenues until she eventually rediscovered AIL in Hawaii. Catherine believes her proven success in corporate management and team development will serve her well in her new position. Her advice to others who wish to pursue the SGA opportunity is to not be afraid to fail, learn to overcome obstacles, keep your heart right with your people, stay humble, ask for help and keep your eye on the prize. Catherine and partner Amber have homes in Springfield, MO and Pearl City, HI.

"I wanted to become an SGA because it is the business owner opportunity, and because I wanted to position myself to get into the European market as AIL continues its expansion internationally. I have pursued the SGA opportunity from day 1 of my return to AIL 5 years ago."

**RICK ALTIG ON CATHERINE MINOR**

Catherine has wanted to be an SGA since she began her career. Having the experience of working on the East Coast and the West has prepared her to become a sure success in the Midwest. This is a dream come true for Catherine.



**RICK ALTIG**

The AIL Opportunity is the best available in the insurance industry; you have the opportunity to earn lifetime level vested renewals. Work hard to be an outstanding MGA/RGA so that you put yourself in a position to be considered

and let your SGA know that you would like to be considered for an SGA opportunity. Make a plan with your SGA to produce at a level of production and quality that puts you on the radar of AIL for upcoming promotions.



**MITCH DUPLANTIS**  
JULY 8TH  
PHILLY/DELAWARE/S NEW JERSEY

Mitch started with AIL in New Orleans 9 years ago and knew he wanted to be an SGA from the start. He accepted an SGA position after approximately a year, but stepped down to become an RGA in New York. He says he thought he had been ready, but a few more years in the business have taught him the things he now knows he needs to be successful. Mitch, fiancée Christine and Gumbo the chocolate Lab reside in Wilmington, DE.

Mitch's advice to those aspiring to the SGA position: "You have 2 ears and 1 mouth; listen and learn all you can from your managers. There are ups and downs in this business. Adapt to changes within the Company; re-invent yourself when needed. Find go-to people in the Home Office and in your Agency who are willing to help you. If you want it, don't let anything stand in your way. It's your future."



**DAVID HAUSMAN ON MITCH DUPLANTIS**

Mitch Duplantis is someone of high integrity, drive and dedication. He has been with the Company for many years and has succeeded at every level. He understands his role as a leader and as an Agency builder. He has the ability to not only understand the large rocks but the sand in between those rocks as well.

If you aspire to be an SGA, the first thing you need to do is make sure that your current SGA knows this is your goal. Sit with your SGA and develop a plan for getting you there. Attend all the leadership development classes offered by the Company. Another thing you can do is speak with your SGA about opening a branch office — there is nothing better for being noticed than to run an office as an MGA.



**JARED CLECKNER**  
JULY 8TH  
KANSAS CITY/NW MISSOURI

Jared was recruited by his wife Jenny in 2009, following a career in custom cabinetry and woodworking. He admits that at first he had no thought of becoming an SGA because he didn't see it as a possibility. Over time he began to understand that anything is possible. He says he's not scared to "work hard, or leave it all on the line." Jared, Jenny and daughters Reese and Addison will live in Olathe, Kansas.

"Every single person has the same opportunity with this Company. The willingness to put in that short-term sacrifice is what separates them. Keep the drive, and treat this deal like it is your baby! The more effort you pour into this, the bigger your return will be. I should have been running at the SGA position from Day 1!"



**BRANDON COOLEY ON JARED CLECKNER**

Jared not only demonstrated the drive and work ethic it takes to succeed as an SGA, but he truly cared about the success of each person on his team and the overall success of the Agency. It takes a person with true integrity to be able to handle this position and he has it. Most importantly, he is willing to go to WORK.

The most important advice I'd give any newly promoted SGAs as well as all Agency builders is to recruit. Change the things that are in your power. Nothing you can do will get you greater results than getting more people. Hire quality and hire more. This also ties into those who want to become SGAs. RECRUIT RECRUIT RECRUIT and put yourself in a position to where you cannot be denied!



**RICHARD DYER**  
JULY 15TH  
OKLAHOMA



Richard came to AIL Christmas week of 2008 after a successful career as a day trader in options and futures. He decided to pursue the SGA contract because it's a position that can impact the most lives and because the SGA contract truly is the epitome of Opportunity Unlimited. He believes his sense of direction and ability to unify a team are the greatest assets he brings to his new position. Richard lives in Oklahoma City.

"No one cares how much you know until they know how much you care. This is an environment where you have to show people that you care by leading from the trenches — leading from the front. No one wants to follow a leader leading from the back. It requires devotion, commitment, and sacrifice so people know that you care."

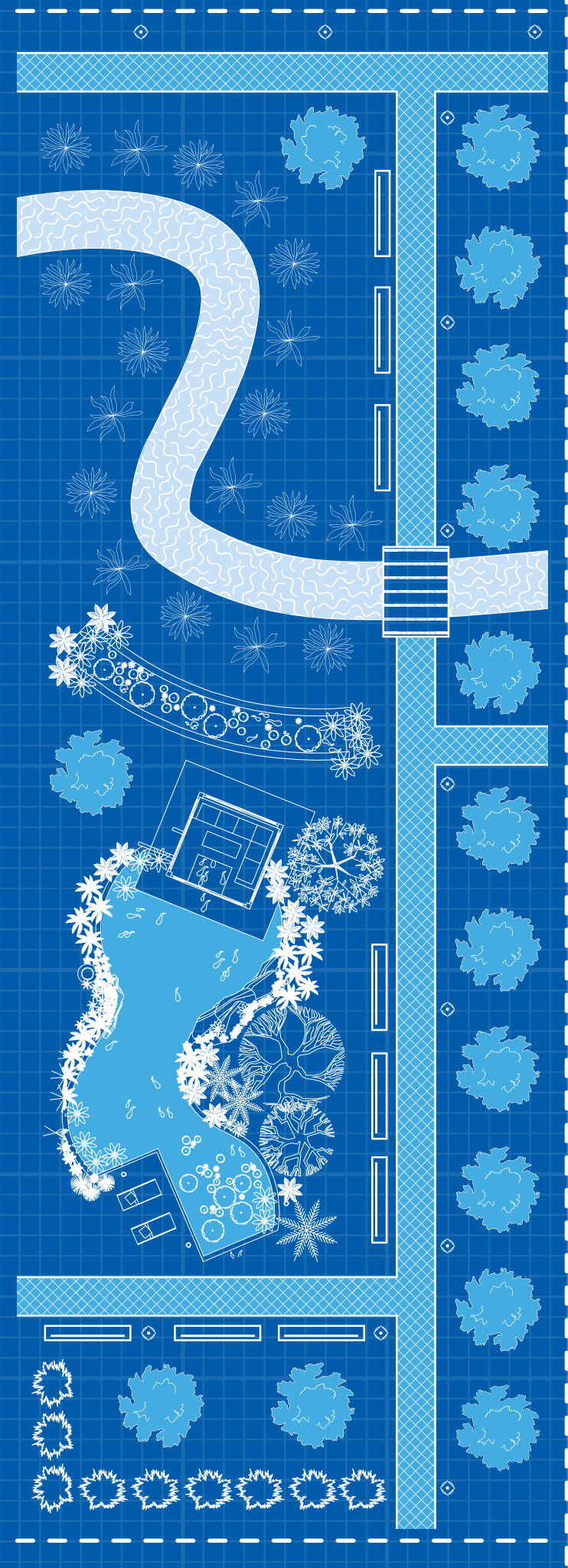


**JASON ADAMO ON RICHARD DYER**

Richard's positive attitude, dedication, ideal mindset and strong work ethic combined with his experience with the Company make him the perfect person to take over the Oklahoma City office.

Constantly push yourself to do things that make you uncomfortable and that you feel you aren't ready to do, because that is the only way people grow. Being an SGA is all about helping as many people as you can achieve their goals and dreams and, in turn, you will be extremely successful. Having a renewal account that will pay each month what most people make a year is a huge incentive for the dedication. Focus your energy on helping as many people be successful and get into management. SGAs are only as good as the people they surround themselves with.

*IN THE LONG RUN, MEN HIT ONLY WHAT THEY AIM AT. THEREFORE, THEY HAD BETTER AIM AT SOMETHING HIGH.  
— HENRY DAVID THOREAU*



# Individual Producers



**1. James Keefer**  
Pittsburgh, PA



**2. Katie Massart**  
Calgary, AB



**3. Roghie Hassan Loo**  
Toronto, ON



**4. Alma Barriga-Gonzalez**  
Concord, CA



**5. Bert van der Werff**  
Rochester, NY



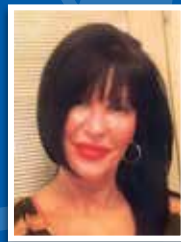
**6. Ryan Kendl**  
Santa Rosa, CA



**7. Joseph Sarasin**  
Columbus, OH



**8. Richard Luzaich**  
Minneapolis, MN



**9. Bernadette Casciato**  
Pittsburgh, PA



**10. Ifeanyi Ufodu**  
Irving, TX



**11. Brian Welsh**  
Pittsburgh, PA



**12. Michael Coulthard**  
Menomonee Fls, WI



**13. Jeremiah Wiskeman**  
Pittsburgh, PA



**14. Lora Beronja**  
Menomonee Fls, WI



**15. Collins Appiah**  
Flushing, NY



**16. Dustin Dunbar**  
Sioux Falls, SD



**17. Tom Weller**  
Columbus, OH



**18. Ashley Wortman**  
Halifax, NS



**19. Jason Crawford**  
Los Angeles, CA



**20. Abigail Gardner**  
Omaha, NE

## IceBreakers



**George Kamel**  
Columbus, OH  
\$10,772 Net ALP  
Zachary Hart MGA  
Surace-Smith SGA



**Jared Gagich**  
Cleveland, OH  
\$10,716 Net ALP  
Michael Vasu MGA  
Surace-Smith SGA



**Angel Martinez**  
Overland Park, KS  
\$10,441 Net ALP  
Raymond Risucci MGA  
Dorian Oldham SGA



An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

### June Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	James Keefer	\$27,276		96.6		Simon Arias
2.	Katie Massart	21,858		85.7	John McGrath	Altig-Orlovic
3.	Roghie Hassan Loo	20,094		82.9	Byron Paz	Josh Chalom
4.	Alma Barriga-Gonzalez	19,807	100		Matt Flores	Jatoft-Foti
5.	Bert van der Werff	19,151	80		Kaitlyn Brandt	Oldham-Bianchi
6.	Ryan Kendl	18,593		86.2	Nicholas Lorence	Altig-Orlovic
7.	Joseph Sarasin	15,954		75.8	Robert Dunn	Surace-Smith
8.	Richard Luzaich	15,895		95.6	Ryan Stenglein	Altig-Orlovic
9.	Bernadette Casciato	15,337		84.9	Brian Welsh	Simon Arias
10.	Ifeanyi Ufodu	14,787		84.5	Ala Awad	Alex Roland
11.	Brian Welsh	14,614		74.2		Simon Arias
12.	Michael Coulthard	14,504		76.4	Chad Potts	Chris Hernandez
13.	Jeremiah Wiskeman	14,461		81.0	Justin Adams	Simon Arias
14.	Lora Beronja	14,407		86.0	Rebecca Klebsch	Chris Hernandez
15.	Collins Appiah	14,190	93		Jason Bratin	Theodore Pappas
16.	Dustin Dunbar	14,061		82.5		Altig-Orlovic
17.	Tom Weller	13,949		80.3	Zachary Hart	Surace-Smith
18.	Ashley Wortman	13,698	86		Ryan O'Malley	Imran Satti
19.	Jason Crawford	13,473	96		Norman Candalore	Cohen-Cohen
20.	Abigail Gardner	13,387	100		Josh Bloomquist	Tiffany Roland
21.	Maijargal Sukhbaatar	13,373		93.5		Christine Judge
22.	Nicholas Powell	13,315		71.2	Nicholas Lorence	Altig-Orlovic
23.	Timothy Cruise	13,262		74.5		Altig-Orlovic
24.	Jennifer Holliday	13,151		85.4		Jeffery Thiel
25.	Shelby Poston	13,137		74.7		Cohen-Cohen
26.	Bridgette Scrivani	13,123	82		Louis Giogaia	Theodore Pappas
27.	Mark Neilson	13,055		69.6	Nicholas Lorence	Altig-Orlovic
28.	Antoinette Smith	13,039	98		Robert Kanaan	Imran Satti
29.	Pier-Luc Somers-Levesque	12,829	96		Ryan O'Malley	Imran Satti
30.	Alex Gonzales	12,812		75.1	Doreen Ryan-Foti	Jatoft-Foti
31.	James Allen	12,552		83.6		Travis Moody
32.	Stacie Powell	12,516		91.2	Daniel Hartwig	Surace-Smith
33.	Darrell Ballard	12,388	96		Doreen Ryan-Foti	Jatoft-Foti
34.	Leon Hill	12,042	100		Matt Pflueger	Tiffany Roland
35.	Peer Shmelzer	11,949		74.3	John Collins	Altig-Orlovic
36.	Faron Tabor	11,849	86		Zachary Hart	Surace-Smith
37.	Sherry Schick	11,791		86.5	John McGrath	Altig-Orlovic
38.	Michael Johansen	11,790		80.5	John McGrath	Altig-Orlovic
39.	Charles Reed	11,722	88		Ronald Esmon	Joseph Diecedue
40.	James Reddick	11,715	84		Hal Herman	Oldham-Bianchi
41.	Erez Shabtay	11,665		91.6	Cherri Xie	Altig-Orlovic
42.	Max Quasem	11,656		87.6		Cohen-Cohen
43.	Daniel Hanson	11,591		86.5	Jason Young	Chad Deley
44.	Nadezhda Vitchev	11,490		81.9		Cindy Furer
45.	Ronald Rivera	11,428		91.3		Cohen-Cohen
46.	Richard Nypower	11,403		82.5	John McGrath	Altig-Orlovic
47.	Charles Firreno	11,385	94		Randall D Cook	Joseph Diecedue
48.	Everton Brooks	11,367	88		Henry Ingraham	Williams-Zophin
49.	Allison Hanson	11,255		91.3	Kyle Klipp	Richard Correa
50.	Roger Weisman	11,188	91			Javier Sandoval

ALL TIME RECORD: MARK NEILSON \$95,151 Net ALP

### YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Mark Neilson	196,001		69.6	Nicholas Lorence	Altig-Orlovic
*2.	Ryan Kendl	142,098		86.2	Nicholas Lorence	Altig-Orlovic
*3.	Dustin Dunbar	114,244		82.5		Altig-Orlovic
*4.	Maijargal Sukhbaatar	109,062		93.5		Christine Judge
*5.	Max Quasem	108,300		87.6		Cohen-Cohen
*6.	Katie Massart	105,264		85.7	John McGrath	Altig-Orlovic
*7.	Roghie Hassan Loo	102,492		82.9	Byron Paz	Josh Chalom
*8.	Brian Welsh	101,380		74.2		Simon Arias
*9.	Bruce Tan	98,446		91.0	Christopher Clark	Altig-Orlovic
*10.	Tevita Maumau	97,284	92		Ofa Tupouniua	Steve Friedlander
11.	Alex Gonzales	93,864		75.1	Doreen Ryan-Foti	Jatoft-Foti
12.	Lora Beronja	90,599		86.0	Rebecca Klebsch	Chris Hernandez
13.	Ruben Soberanes	90,584		77.6	Doreen Ryan-Foti	Jatoft-Foti
14.	Erez Shabtay	90,098		91.6	Cherri Xie	Altig-Orlovic
15.	Amy Shui	84,799		70.1		Giglione-Ackerman
16.	Jeffrey Pearce	84,734		76.2	Sara Welch	Steve Friedlander
17.	Sonia Ramirez	84,469		80.9	Sara Welch	Steve Friedlander
18.	Richard Luzaich	82,019		95.6	Ryan Stenglein	Altig-Orlovic
19.	Jonni Ng	81,107		78.2	Hunter Houvener	Altig-Orlovic
20.	Liliana Avila	81,057		79.5	Sara Welch	Steve Friedlander
21.	Mark Lomonaco	77,669		75.1	Tina Phongsavath	Altig-Orlovic
22.	Ronald Rivera	75,376		91.3		Cohen-Cohen
23.	Bert van der Werff	74,634	80		Kaitlyn Brandt	Oldham-Bianchi
24.	Lily Tchen	73,796		84.2		Cohen-Cohen
25.	Robert Ulreich	73,561		82.6		Jatoft-Foti
26.	Cynthia Sittig	73,555		76.4	Justin Adams	Simon Arias
27.	Timothy Cruise	72,718		74.5		Altig-Orlovic
28.	Steven Stensrud	72,505		83.2	John McGrath	Altig-Orlovic
29.	Bernadette Casciato	72,375		84.9	Brian Welsh	Simon Arias
30.	Jesusdieu Portilus	69,859		83.3	Fritznel Octave	Williams-Zophin
31.	David Ramirez	69,770		77.4	Doreen Ryan-Foti	Jatoft-Foti
32.	Roosevelt Jeanty	67,557		76.6	Henry Ingraham	Williams-Zophin
33.	Omar Hashimi	66,812		78.8		Jatoft-Foti
34.	Michael Burningham	66,228		77.8	Richard Mansfield	Altig-Orlovic
35.	Ifeanyi Ufodu	65,607	92		Ala Awad	Alex Roland
36.	Samson Adelufosi	64,226		74.3		Giglione-Ackerman
37.	Miranda Mortensen	64,066		83.4	Nicholas Lorence	Altig-Orlovic
38.	Zachary Hart	63,999	95			Surace-Smith
39.	Mark Bleier	63,275		92.9	Rebecca Klebsch	Chris Hernandez
40.	Kelly Roschbach	62,615		70.6	Marisa Willgruber	Fred Hadayia
41.	Eric Hidy	62,401		82.9	Raymond Risucci	Dorian Oldham
42.	Holly Lacey	61,874	89		Robert Kanaan	Imran Satti
43.	Douglas Bowling	61,703	94		Matthew Parks	Surace-Smith
44.	Matt Flores	61,700		85.6		Jatoft-Foti
45.	Kevin Ishikane	61,609		77.7	Robert Hamilton	Altig-Orlovic
46.	Eugene Kashkin	61,529		89.2	Bobby Gujral	Altig-Orlovic
47.	Todd Homer	61,318		85.8	Michael Romeo	Oldham-Bianchi
48.	Joseph Sarasin	61,192		75.8	Robert Dunn	Surace-Smith
49.	Sherry Schick	59,540		86.5	John McGrath	Altig-Orlovic
50.	Raymond Angeles	58,929		89.9	David Itermosure	Cohen-Cohen

ALL TIME RECORD: ALAN SEDAGHAT \$530,329 Net ALP

## Supervising Agents



**1. Ratu Kani**  
Auckland, NZ



**2. Joshua Dishong**  
Columbus, OH



**3. Lamar Livingston**  
Toledo, OH



**4. Glenn Woodley**  
Raleigh, NC



**5. Samuel Clanin**  
Columbus, OH

June Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Ratu Kani</b>	\$36,729	\$45,879	100		Tere Diamond Steve Friedlander
2.	<b>Joshua Dishong</b>	28,291	48,969		70.0	Zachary Hart Surace-Smith
3.	<b>Lamar Livingston</b>	22,700	25,754		79.2	Daniel Hartwig Surace-Smith
4.	<b>Glenn Woodley</b>	22,623	25,378	88		Phillip Jenkins Slav Bitman
5.	<b>Samual Clanin</b>	20,622	21,805	93		Robert Dunn Surace-Smith
6.	Peter Hornbeck	19,245	22,637	90		Brett Gryska Oldham-Bianchi
7.	Arie Davis	18,449	24,814		73.0	Kyle Johnson Williams-Zophin
8.	Christian West	18,208	18,208	89		Albert Surer Simon Arias
9.	Marcus Street	17,886	17,886		71.0	Haoyu Xu Imran Satti
10.	Alta Herpel	17,763	18,956	94		Michael Mandella Chris Hernandez

ALL TIME RECORD: \$286,210 1st Six Mo Agt  
ALL TIME RECORD: \$286,210 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Moli Kaufusi</b>	\$205,599	\$233,719	92		Ofa Tupouniua Steve Friedlander
2.	Brandon Hopf	113,515	121,291	88		Zach Otto Sabrina Lloyd
3.	James Gallo	108,273	139,502	84		Stephen Jubrey Oldham-Bianchi
4.	Stephen Giddens	99,858	115,443	90		Michael Laramie Steve Greer
5.	Laaia Havea	97,531	119,291	93		Ofa Tupouniua Steve Friedlander
6.	Joshua Dishong	96,545	268,036		70.0	Zachary Hart Surace-Smith
7.	Janel Wilder	93,959	139,443		71.1	Erik Boyd Fred Hadayia
8.	Arie Davis	92,740	138,763		73.0	Kyle Johnson Williams-Zophin
9.	Milica Zivkovic	92,507	135,284	86		Marian Sertler Sabrina Lloyd
10.	Andrea Petti	92,253	114,042	81		Evan Holzauer Giglione-Ackerman

ALL TIME RECORD: \$653,097 1st Six Mo Agt  
ALL TIME RECORD: \$959,675 Net ALP

## General Agents



**1. Michael Gerstein**  
Eatontown, NJ



**2. David Guzman**  
Columbus, OH



**3. Marc Salvaggi**  
Cleveland, OH



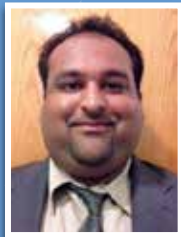
**4. Gian-Paolo Diberardo**  
Phoenix, AZ



**5. Matthew Sturgeon**  
Schaumburg, IL



**6. Joshua Cosentino**  
Pittsburgh, PA



**7. Mir Khan**  
Flushing, NY



**8. Timothy Watson**  
Raleigh, NC



**9. Brian Allt**  
Halifax, NS



**10. Charles Ferrari**  
Pittsburgh, PA

June Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Michael Gerstein</b>	\$55,095	\$79,312		71.9	Evan Holzauer Giglione-Ackerman
2.	<b>David Guzman</b>	54,723	107,947		70.4	Zachary Hart Surace-Smith
3.	<b>Marc Salvaggi</b>	52,418	58,107		73.5	Matthew Parks Surace-Smith
4.	<b>Gian-Paolo Diberardo</b>	46,248	55,213		71.1	Krista Thieme Brandon Cooley
5.	<b>Matthew Sturgeon</b>	45,715	47,588	90		Zach Otto Sabrina Lloyd
6.	<b>Joshua Cosentino</b>	41,748	55,098		74.5	Brian Welsh Simon Arias
7.	<b>Mir Khan</b>	41,072	49,699		83.3	Nasr Quadri Theodore Pappas
8.	<b>Timothy Watson</b>	40,361	43,130		72.3	Phillip Jenkins Slav Bitman
9.	<b>Brian Allt</b>	36,680	38,148		82.2	Haoyu Xu Imran Satti
10.	<b>Charles Ferrari</b>	34,952	43,712		79.5	Randy Teyssier Simon Arias
11.	Alex Torruella	34,683	47,242		71.6	Marian Sertler Sabrina Lloyd
12.	Reynolds Akuamoa	34,201	44,365		72.0	Jason Bratin Theodore Pappas
13.	William Brookshire	32,903	60,090		76.8	Andrew McQuade Richard Correa
14.	Daniel Walton	32,848	59,625		74.0	Zachary Hart Surace-Smith
15.	Michael Shaba	31,576	42,240		75.8	Ryan Bisanz Brian Traboulay
16.	Albert Kauderer	29,929	45,456	89		Albert Sertler Simon Arias
17.	Jorge Guerra	28,696	31,830		71.5	Mavrick Fredericks Giglione-Ackerman
18.	Anthony Wright	28,471	36,449		69.1	Daniel Bauer Simon Arias
19.	David Hefflin	28,181	29,441		73.2	Scott Davis
20.	Jonni Ng	27,900	27,900	86		Hunter Houvener Altig-Orlovic

ALL TIME RECORD: \$441,104 1st Six Mo Agt  
ALL TIME RECORD: \$624,474 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Michael Gerstein</b>	\$374,511	\$477,788		71.9	Evan Holzauer Giglione-Ackerman
*2.	<b>Tevita Tupouniua</b>	334,301	425,889		74.8	Ofa Tupouniua Steve Friedlander
*3.	<b>Charles Ferrari</b>	310,410	364,328		79.5	Randy Teyssier Simon Arias
*4.	<b>David Guzman</b>	282,022	555,632		70.4	Zachary Hart Surace-Smith
*5.	<b>Sione Maumau</b>	265,046	352,969	91		Ofa Tupouniua Steve Friedlander
6.	Marc Salvaggi	263,638	316,751		73.5	Matthew Parks Surace-Smith
7.	Faleuseni Maumau	253,214	317,343		73.0	Ofa Tupouniua Steve Friedlander
8.	Alex Torruella	242,547	288,823	88		Marian Sertler Sabrina Lloyd
9.	Brian Allt	224,397	229,954		82.2	Haoyu Xu Imran Satti
10.	Nicholas Triantafyllidis	205,862	258,240	85		Ryan Wilson Philip Prata
11.	Daniel Walton	196,381	325,408		74.0	Zachary Hart Surace-Smith
12.	Nicole Sanders	190,853	358,480		75.3	Matthew Parks Surace-Smith
13.	Ashley Wenning	187,054	271,472		83.7	Daniel Hartwig Surace-Smith
14.	Matthew Sturgeon	186,411	190,785	90		Zach Otto Sabrina Lloyd
15.	Tony Geer	184,939	290,641		81.3	Travis Picklesimer Surace-Smith
16.	William Brookshire	183,956	264,490		76.8	Andrew McQuade Richard Correa
17.	Gian-Paolo Diberardo	179,101	235,953		71.1	Krista Thieme Brandon Cooley
18.	Timothy Watson	175,194	192,367		72.3	Phillip Jenkins Slav Bitman
19.	Mir Khan	173,362	203,331		83.3	Nasr Quadri Theodore Pappas
20.	Michael Shaba	167,326	197,187		75.8	Ryan Bisanz Brian Traboulay

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt  
ALL TIME RECORD: \$2,262,883 Net ALP

# Master General Agents



**1. Matthew Parks**  
Cleveland, OH



**2. Zachary Hart**  
Columbus, OH



**3. Matt Pflueger**  
Omaha, NE



**4. Marian Sertler**  
Schaumburg, IL



**5. Ryan Bisanz**  
London, ON



**6. Robert Kanaan**  
Halifax, NS



**7. Evan Holzhauser**  
Eatontown, NJ



**8. Steven King**  
Lansing, MI



**9. Zach Otto**  
Evansville, IN



**10. James Keefer**  
Pittsburgh, PA

June Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Matthew Parks	\$112,153	\$169,279		75.8	Surace-Smith
2.	Zachary Hart	106,866	221,251		74.3	Surace-Smith
3.	Matt Pflueger	77,027	88,894		72.8	Tiffany Roland
4.	Marian Sertler	74,751	103,202		73.9	Sabrina Lloyd
5.	Ryan Bisanz	73,101	100,225		77.0	Brian Traboulay
6.	Robert Kanaan	68,609	89,911		71.9	Imran Satti
7.	Evan Holzhauser	65,311	97,178		70.3	Giglione-Ackerman
8.	Steven King	64,890	102,967		77.1	Paul Rumbuc
9.	Zach Otto	62,597	65,522		76.4	Sabrina Lloyd
10.	James Keefer	62,265	121,538		77.8	Simon Arias
11.	Doreen Ryan-Foti	57,232	207,035		73.7	Jatoft-Foti
12.	Joshua Bloomquist	55,650	64,798		72.3	Tiffany Roland
13.	Andrew McQuade	54,327	89,912		76.3	Richard Correa
14.	Daniel Hartwig	52,281	103,312		73.1	Surace-Smith
15.	Raymond Risucci	51,648	80,126		74.9	Dorian Oldham
16.	Syed Quadri	51,359	64,279		69.4	Theodore Pappas
17.	Phillip Jenkins	48,135	57,542		69.3	Slav Bitman
18.	Krista Thieme	47,349	61,655		70.2	Brandon Cooley
19.	Michael Laramie	47,129	77,498		72.1	Steve Greer
20.	Matt Flores	46,045	55,927		78.0	Jatoft-Foti

ALL TIME RECORD: \$438,277 1st Six Mo Agt  
ALL TIME RECORD: \$723,872 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Ofa Tupouniua	\$896,954	\$1,160,916		72.4	Steve Friedlander
*2.	Matthew Parks	812,350	1,262,060		75.8	Surace-Smith
*3.	Zachary Hart	580,239	1,335,775		74.3	Surace-Smith
*4.	Evan Holzhauser	485,578	608,434		70.3	Giglione-Ackerman
*5.	Marian Sertler	478,444	628,817		73.9	Sabrina Lloyd
6.	Ryan Bisanz	428,616	600,821		77.0	Brian Traboulay
7.	Stephen Jubrey	426,989	779,525		74.6	Oldham-Bianchi
8.	Robert Kanaan	421,564	674,493		71.9	Imran Satti
9.	Ryan Wilson	413,898	664,680		74.4	Philip Prata
10.	Zach Otto	378,433	388,838		76.4	Sabrina Lloyd
11.	Raymond Risucci	373,887	554,949		74.9	Dorian Oldham
12.	Michael Laramie	365,798	588,889		72.1	Steve Greer
13.	Syed Quadri	364,074	481,207		69.4	Theodore Pappas
14.	Steven King	350,780	570,472		77.1	Paul Rumbuc
15.	Jason Bratin	337,796	575,078		73.7	Theodore Pappas
16.	James Keefer	327,191	680,320		77.8	Simon Arias
17.	Brett Gryska	325,161	614,801		74.5	Oldham-Bianchi
18.	Randy Teyssier	314,348	376,827		74.9	Simon Arias
19.	Daniel Hartwig	312,281	575,868		73.1	Surace-Smith
20.	Matthew Conrad	306,105	429,110		76.3	Surace-Smith

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt  
ALL TIME RECORD: \$4,468,285 Net ALP

# Regional General Agents



**1. Thomas Vena**  
Pittsburgh, PA



**2. Patrick Bendure**  
Columbus, OH



**3. Michael Vasu**  
Cleveland, OH



**4. Robert Janev**  
Schaumburg, IL



**5. Matthew Parks**  
Cleveland, OH

June Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Thomas Vena	\$286,041	\$538,480		71.3	Simon Arias
2.	Patrick Bendure	230,435	423,591		72.7	Surace-Smith
3.	Michael Vasu	195,688	323,125		71.2	Surace-Smith
4.	Robert Janev	191,966	249,743		69.9	Sabrina Lloyd
5.	Matthew Parks	149,095	220,169		75.8	Surace-Smith
6.	Doreen Ryan-Foti	146,402	326,322		75.9	Jatoft-Foti
7.	Samuel Cohen	146,116	254,675		72.1	Fred Hadayia
8.	Joshua Olin	141,869	172,588		73.1	Altig-Orlovic
9.	Matt Pflueger	125,094	144,358		72.6	Tiffany Roland
10.	Evan Holzhauser	116,128	163,024		69.1	Giglione-Ackerman

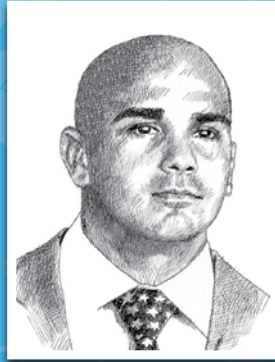
ALL TIME RECORD: \$980,159 1st Six Mo Agt  
ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Thomas Vena	\$2,033,296	\$3,161,830		71.3	Simon Arias
*2.	Patrick Bendure	1,590,036	2,881,254		72.7	Surace-Smith
3.	Michael Vasu	1,424,799	2,416,666		71.2	Surace-Smith
4.	Brett Gryska	1,253,740	2,501,514		75.0	Oldham-Bianchi
5.	Robert Janev	1,244,698	1,573,694		69.9	Sabrina Lloyd
6.	Paul Kelly	1,080,198	1,446,365		72.2	Steve Friedlander
7.	Matthew Parks	909,936	1,397,207		75.8	Surace-Smith
8.	Michael Laramie	868,488	1,263,048		72.4	Steve Greer
9.	Evan Holzhauser	832,411	1,095,840		69.1	Giglione-Ackerman
10.	Levar Morgan	788,093	1,093,793		70.5	Theodore Pappas

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt  
ALL TIME RECORD: \$8,242,209 Net ALP

# State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



**Simon Arias**  
CATEGORY I



**Eric Giglione**  
CATEGORY II



**David Ackerman**  
CATEGORY II



**Chris Hernandez**  
CATEGORY III



**Sabrina Lloyd**  
CATEGORY IV



**Brian Traboulay**  
CATEGORY VI



**Tiffany Roland**  
CATEGORY VII



**Top Rookie**

**Christine Judge**  
Net ALP \$58,219



**Top Start-Up**

**Scott Davis**  
Net ALP \$62,292

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

**June**

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
<b>I</b>	<b>Simon Arias</b>	<b>69.9</b>	<b>\$462,872</b>	<b>\$537,500</b>	<b>86</b>	<b>20.2</b>	<b>106</b>	
<b>II</b>	<b>Giglione-Ackerman</b>	<b>71.0</b>	<b>\$195,449</b>	<b>\$206,400</b>	<b>95</b>	<b>34.6</b>	<b>129</b>	
<b>III</b>	<b>Chris Hernandez</b>	<b>77.7</b>	<b>\$159,538</b>	<b>\$163,400</b>	<b>98</b>	<b>48.1</b>	<b>146</b>	
	Imran Satti	74.3	141,729	163,400	87	37.7	124	
	Richard Correa	74.0	131,417	163,400	80	19.4	100	
<b>IV</b>	<b>Sabrina Lloyd</b>	<b>69.9</b>	<b>\$191,967</b>	<b>\$129,000</b>	<b>149</b>	<b>90.3</b>	<b>239</b>	
	Joseph Diecedue	70.3	104,247	129,000	81	18.3	99	
<b>VI</b>	<b>Brian Traboulay</b>	<b>76.1</b>	<b>\$83,212</b>	<b>\$86,000</b>	<b>97</b>	<b>33.1</b>	<b>130</b>	
	Jeremy Welch	69.3	82,119	86,000	95	15.0	110	
<b>VII</b>	<b>Tiffany Roland</b>	<b>73.5</b>	<b>\$123,745</b>	<b>\$68,800</b>	<b>180</b>	<b>76.2</b>	<b>256</b>	

**YTD**

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
<b>I</b>	<b>Simon Arias</b>	<b>69.9</b>	<b>\$3,158,810</b>	<b>\$3,225,000</b>	<b>98</b>	<b>97</b>		
<b>II</b>	<b>Giglione-Ackerman</b>	<b>71.0</b>	<b>\$1,178,178</b>	<b>\$1,238,400</b>	<b>95</b>	<b>14.8</b>	<b>110</b>	
<b>III</b>	<b>Imran Satti</b>	<b>74.3</b>	<b>\$952,261</b>	<b>\$980,400</b>	<b>97</b>	<b>28.0</b>	<b>125</b>	
	Chris Hernandez	77.7	936,978	980,400	96	21.7	117	
	Brandon Cooley	71.3	783,071	980,400	80	13.6	94	
<b>IV</b>	<b>Sabrina Lloyd</b>	<b>69.9</b>	<b>\$1,244,702</b>	<b>\$774,000</b>	<b>161</b>	<b>86.3</b>	<b>247</b>	
	Joseph Diecedue	70.3	684,229	774,000	88	13.9	102	
<b>V</b>	<b>Philip Prata</b>	<b>73.7</b>	<b>\$607,852</b>	<b>\$593,400</b>	<b>102</b>	<b>37.5</b>	<b>140</b>	
<b>VI</b>	<b>Jeremy Welch</b>	<b>69.3</b>	<b>\$644,727</b>	<b>\$516,000</b>	<b>125</b>	<b>37.4</b>	<b>162</b>	
<b>VII</b>	<b>Tiffany Roland</b>	<b>73.5</b>	<b>\$601,808</b>	<b>\$412,800</b>	<b>146</b>	<b>52.1</b>	<b>198</b>	

**June**

Category	Name	Net to Gross	Retention	Net ALP
<b>Rookie</b>	<b>Christine Judge</b>	<b>88</b>	<b>\$58,219</b>	
	Javier Sandoval	72.5	43,131	
	Jason Adamo	74.0	24,073	
	Mack Doby	90	21,466	
	Gevorg Yanukyan	77.6	19,376	
<b>Start-Up</b>	<b>Scott Davis</b>	<b>76.2</b>	<b>\$62,292</b>	
	Nigel Crowe	82	45,263	
	Chris Lussier	87	39,862	
	Chad Panzer	85	19,760	

**YTD**

Category	Name	Net to Gross	Retention	Net ALP
<b>Rookie</b>	<b>Jason Adamo</b>	<b>74.0</b>	<b>\$373,091</b>	
	Christine Judge	88	364,332	
	Javier Sandoval	72.5	302,887	
	Gevorg Yanukyan	77.6	172,590	
	Mack Doby	90	75,442	
<b>Start-Up</b>	<b>Nigel Crowe</b>	<b>82</b>	<b>\$361,688</b>	
	Scott Davis	76.2	280,687	
	Chris Lussier	87	190,100	
	Chad Panzer	85	126,213	

# Public Relations



**1. Gabriela Berloni**  
CATEGORY I  
Toronto, ON



**2. Viki Farr**  
CATEGORY I  
Canton, MI



**1. Robin Andrade**  
CATEGORY II  
Kingston, MA



**2. Hether Adams**  
CATEGORY II  
Houston, TX



**1. Mario Soljan**  
CATEGORY III  
Auckland, NZ



**2. Travis Daniels**  
CATEGORY III  
Chesapeake, PA



**1. Ken Altizer**  
CATEGORY IV  
Nebo, WV



**2. Christina Stableford**  
CATEGORY IV  
Raleigh, NC



**1. Travis Daniels**  
Chesapeake, PA  
**Rookie**



**1. Nikki Dixon**  
New York, NY  
**IceBreaker**



**1. Sheila Morris**  
Bismarck, ND  
**Top Manager**

Public Relations categories are as follows:  
 Category Population  
 1 over 8,500,000  
 2 6,500,000 to 8,499,999  
 3 4,000,000 to 6,499,999  
 4 Under 4,000,000

ROOKIE: Reps with 2012 Hire Date

ICEBREAKER: Reps with 2013 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

Category	Rank	Name	Production in Cards	Manager
I	1.	<b>Gabriela Berloni</b>	4,529	Toronto/Debbie Enstedt
	2.	<b>Viki Farr</b>	2,454	MI/Sheila Morris
	3.	Mark Gagliardi	2,379	NorCal & Reno/Chuck Hill
	4.	Jerry Hartnett	2,245	OH/Judy Spade
	5.	Polyna Berlin	1,839	Los Angeles/Jason Beckman
II	1.	<b>Robin Andrade</b>	5,102	Mass & RI/Susan Kelleher
	2.	<b>Hether Adams</b>	793	Houston/Christa Davis
	3.	Maureen Roberts	705	NY State/JT Tasker
	4.	Jenny Williams	625	WA /Shannon Bennett
	5.	Timothy Leary	575	NY State/JT Tasker
III	1.	<b>Mario Soljan</b>	2,303	NZ/Steve Friedlander
	2.	<b>Travis Daniels</b>	2,178	PA/Katherine Kidder
	3.	Lou Nell Busby	1,678	KY/Tami Williams
	4.	Jennifer Sprout	1,368	Toronto/Debbie Enstedt
	5.	Leo Van Den Bussche	1,359	MB/Jacqueline deVooght
IV	1.	<b>Ken Altizer</b>	2,551	WV/Tami Williams
	2.	<b>Christina Stableford</b>	1,605	NC/Beth Farm
	3.	Tim O'Connor	1,409	OK/Jay Bentley
	4.	Jacqueline Lowe	1,382	AB/Jacqueline deVooght
	5.	Lori Vaughn	1,034	OR/Rachelle Valdez
Rookie	1.	<b>Travis Daniels</b>	2,178	PA/Katherine Kidder
IceBreaker	1.	<b>Nikki Dixon</b>	953	NY City/Laurie Onasch

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

Category	Rank	Name	Production in Cards	Manager
I	*1.	<b>Chuck Hill</b>	22,471	NorCal & Reno/Larry Strong
	*2.	<b>Malka Arony</b>	16,775	AZ/Beth Farm
	3.	Judy Spade	10,310	OH/Michelle Baxter
	4.	Larry Lozano	9,423	NorCal & Reno/Chuck Hill
	5.	Polyna Berlin	8,278	Los Angeles/Jason Beckman
II	*1.	<b>Robin Andrade</b>	13,282	Mass & RI/Susan Kelleher
	*2.	<b>Lacy Martin</b>	5,921	Houston/Christa Davis
	3.	Bernard Weaver	5,456	PA/Katherine Kidder
	4.	Hether Adams	5,127	Houston/Christa Davis
	5.	Jenny Williams	4,574	WA/Shannon Bennett
III	*1.	<b>David Blaisdell</b>	11,702	TN & SW NC/Beth Farm
	*2.	<b>Mario Soljan</b>	6,815	NZ/Steve Friedlander
	3.	Leo Van Den Bussche	5,920	MB/Jacqueline deVooght
	4.	Travis Daniels	5,894	PA/Katherine Kidder
	5.	Julia DiBartolomeo	5,562	AZ/Malka Arony
IV	*1.	<b>Ken Altizer</b>	8,743	WV/Tami Williams
	*2.	<b>Amanda Mlinaz</b>	8,388	WI/Laurie Onasch
	3.	Sue Akers	7,685	NB/Cindy Cleary
	4.	Christina Stableford	6,986	NC/Beth Farm
	5.	Diane Caballero	6,547	OK/Jay Bentley

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

## PR Managers

Rank	Name	Card Growth	Director
1.	<b>Sheila Morris</b>	4,805	Michelle Baxter
2.	<b>Jason Beckman</b>	3,454	Larry Strong
3.	<b>Judy Spade</b>	3,390	Michelle Baxter
4.	Jacqueline deVooght	2,266	Debbie Enstedt
5.	Jay Bentley	1,721	Patti Morgan

Rank	Name	Card Growth	Director
*1.	<b>Judy Spade</b>	20,066	Michelle Baxter
*2.	<b>Jay Bentley</b>	16,463	Patti Morgan
*3.	<b>Jason Beckman</b>	14,980	Larry Strong
4.	Chuck Hill	13,928	Larry Strong
5.	Christa Davis	7,797	Patti Morgan

## Congratulations to our June Bonus Earners!

Hether Adams	Mark Gagliardi	Amanda MacDonald	Mario Soljan
Sue Akers	Gale Gajardo	Lacy Martin	Rona Pileggi-Spano
Ken Altizer	Susan Gilbert	Stephen Matous	Donald Spohn
Robin Andrade	Laurie Gruber	Lisa McGee	Jenny Sprout
Rog Beaudro	Lisa Guay	Erin McKee	Christina Stableford
Polyna Berlin	Anna Guido-Rohrer	Mary Kay McPherson	Randy Stockley
Gabriela Berloni	Jerry Hartnett	Mollie Miller	Shey Stout
Lou Nell Busby	Jenny Hearn	Amanda Mlinaz	Cynthia Syvanych
Diane Caballero	Krissa Hensley	Pater Nielsen	Sarah Thomson-Dufrechou
Richard Case	Chuck Hill	Tim O'Connor	Jessica Treybick
Fran Christie	Tyler Hoffman	Steve Orchardton	Leo VanDenBussche
Cheryl Cook	Brett Hulme	Kathleen Pappas	Lori Vaughn
Amanda Cross	Jason Ihle	Maureen Roberts	William Verbeten
Robin Denham	Sandra Knapp	Cas Robinson	John Wagner
Julia DiBartolomeo	Marilyn Kohlhase	Gary Rothman	Jace Wainwright
Brenda Di Somma	Michelle Korb	Irene Rurycz	Al Wall
Vivian Dwyer	Donna LaMontagna	Louie Sanchez	Bernard Weaver
George Farenthold	Jacqueline Lowe	Nicole Schneider	Laura Wilson
Viki Farr	Larry Lozano	Crystal Senour	Paul Winslow
Mark Flemm	Dianna Lueke	William Slocum	

# WORLD'S GREATEST BONUS

1



**RYAN KENDL**  
\$5,570  
Altig-Orlovic

2



**JORDAN ALBRIGHT**  
\$4,231  
Simon Arias

3



**ROGHIE HASSAN LOO**  
\$3,918  
Josh Chalom

4



**JAMES KEEFER**  
\$3,750  
Simon Arias

5



**KATIE MASSART**  
\$3,681  
Altig-Orlovic

## JUNE BONUS LEADERS

June Bonus Payout: \$909,335

June Bonus Qualifiers: 2,576

\$5,570 Ryan Kendl  
4,231 Jordan Albright  
3,918 Roghie Hassan Loo  
3,750 James Keefer  
3,681 Katie Massart  
3,485 Mark Neilson  
3,281 Richard Luzaich  
3,082 Dustin Dunbar  
2,799 Bert van der Werff  
2,607 Lora Beronja  
2,424 Erez Shabtay  
2,373 Ronald Rivera  
2,353 Ifeanyi Ufondu  
2,334 Ashley Wortman  
2,233 James Allen  
2,200 Timothy Cruise  
2,166 Hector Sartori  
2,152 Alex Gonzales  
2,082 Christopher McFoy  
2,079 Stephanie Novel  
2,064 Maijargal Sukhbaatar  
2,021 Jason Crawford  
1,998 Tibor Simon  
1,974 Joshua Dishong  
1,972 Bernadette Casciato  
1,968 Liliana Avila  
1,956 Pier-Luc Somers-Levesque  
1,953 David Watkins  
1,937 Todd Homer  
1,912 Allison Hanson  
1,888 Alma Barriga-Gonzalez  
1,886 Yihao Chen  
1,871 Antoinette Smith  
1,842 Jennifer Holliday  
1,821 Jeremiah Wiskeman  
1,805 Karen Kletch  
1,796 Robert Ulreich  
1,759 Michael Johansen  
1,757 James Reddick  
1,754 Victoria Dentinger

\$1,750 Brock Lampe  
1,743 Tom Weller  
1,738 Michael Coulthard  
1,732 Jeanine Cox  
1,670 Steven Bensinger  
1,658 Bruce Viaje  
1,613 David Ramirez  
1,607 Mark Bleier  
1,602 Enrico Paredes  
1,599 Michael van Delft  
1,595 Jesse Wise  
1,591 Kevin Haines  
1,586 Kristopher Tindle  
1,580 Collins Appiah  
1,574 Andrew Aaron  
1,571 Steven Stensrud  
1,568 Samvel Tigranyan  
1,566 Angel Martinez  
1,565 Ricardo Garavito  
1,564 Joseph Sarasin  
1,554 Lesina Ah Sue  
1,544 Casey Sperzel  
1,542 George Kamel  
1,541 Joshua Hache  
1,531 Jeffrey Pearce  
1,523 Jensen Millar  
1,521 Beverly Sibert  
1,506 Dorothy Niederer  
1,504 Peter Hudousek  
1,501 Natalee Johnson  
1,494 Max Quasem  
1,490 Herivelto Pereira  
1,489 Bruce Tan  
1,482 Abigail Gardner  
1,481 Sally Wilson  
1,476 Nadezhda Vitchev  
1,473 Charles Reed  
1,470 Charles Firreno  
1,468 Djenane Marquez  
1,460 Roger Weisman

\$1,460 Harlan Pealer  
1,459 Cherri Xie  
1,455 Gilbert Padilla  
1,438 Alex Rozotto  
1,434 Shelby Poston  
1,433 Darrell Ballard  
1,421 Meaghan Kehl  
1,418 Linda Wu  
1,403 Stacie Powell  
1,395 Catherine Pragosa  
1,394 Oscar Ortiz  
1,379 Sean Hansen  
1,367 Scott Montgomery  
1,363 Nicholas Powell  
1,363 Michael Nowak  
1,361 Victoria Wippich  
1,360 Martha Hernandez  
1,357 Orby Kelley  
1,350 Tracie Bettencourt-Mejias  
1,347 Danielle Louis  
1,341 Justin Germany  
1,340 Ratu Kani  
1,306 Holly Lacey  
1,296 Eugene Kashkin  
1,292 Samy Jacques  
1,288 Bryan Czajkowski  
1,276 Steven Bosworth  
1,275 Sherry Schick  
1,268 Kelly McDonald  
1,263 Enrique Sandoval  
1,263 Zachary Suarez  
1,258 Cherie Mohn  
1,250 Daniel Bean  
1,244 Musediq Abdul  
1,241 Joseph Cost  
1,222 Pedram Mousavi  
1,214 Raquel Hall  
1,214 Sonja Koryhaio  
1,213 Kevin Cromwell  
1,207 Barbara Drummond

\$1,193 Janice Koch  
1,190 Steven Sibelman  
1,182 Gary Gooden  
1,181 Nicholas Walsh  
1,179 Susan Caverley  
1,176 Brian Welsh  
1,167 Jared Gagich  
1,161 Jameetri Washington  
1,161 Dustin Edgell  
1,143 Marianne Sullivan  
1,132 Robert Conway  
1,131 Aaron Hayes  
1,130 Lauren Coyne  
1,127 Everton Brooks  
1,118 Brian Hutchings  
1,112 Soonalote Taogaga  
1,111 Audrey Robinson  
1,104 Kelly Roschbach  
1,100 Joaquin Santos  
1,099 Daniel Burbridge  
1,099 Bernard Oliphant  
1,099 Douglas Bowling  
1,092 Emmanouil Paragiou  
1,089 Daniel Acosta  
1,085 Jeanette Luthi  
1,083 Travis Petroff  
1,076 Nicholas O'Brien  
1,074 Esmeralda Garcia  
1,073 Mickenzie Linse  
1,072 Sophie Canestrelli  
1,068 Thomas Hudanish  
1,056 Olive Dingley  
1,055 Sonia Ramirez  
1,054 Nic Iagulli  
1,047 Phillip Nalbhone  
1,043 Arnold Iacoviello  
1,043 Tina Phongsavath  
1,038 Robert Snively  
1,037 Ryan Duffy  
1,037 Alex Smith

\$1,036 Jonni Ng  
1,031 John Rohner  
1,029 Timothy Johnson  
1,027 Alexander Morgan  
1,024 Nicholas Hurley  
1,023 Terry Danielson  
1,022 Michael Schumacher  
1,021 Rachel Fruin  
1,021 Al-Karim Walji  
1,016 Timothy Nolan  
1,014 Michael Bailey  
1,010 Orett Nelson  
1,009 Lawrence Hauck  
1,007 Malcolm Spurlock  
1,006 Jorie Jaskoske  
1,003 Melissa Losk  
1,003 Kasali Kotun  
998 Rita Charles  
997 Alon Frazier  
995 Douglas Zigby  
994 Anthony Barbaro  
994 Jason Levasseur  
990 Dexter Matis  
987 John Cochrane  
987 Amy Shui  
985 Arie Davis  
982 Theodore Manigault  
982 William Parmeter  
979 Scott Sweigart  
979 Elnaz Khalili  
979 James Schroeder  
970 Patrick Fowler  
969 Bernardo Lopez  
968 Carlos Arballo  
965 Hans Owens  
965 Kehinda Pryor  
963 Justin Crawford  
960 Daniel Gannon  
960 Erika Hudson  
958 Gloria Mendez  
956 Chuan Lin  
953 Spencer Puzak  
952 Nicholas Moore  
951 Jennifer Sweigart  
950 Souleymane Bah  
948 Scott Remy  
945 Adam Kahn  
944 Paul Thompson  
943 Antonio Bond  
943 James Smith  
943 Cristi Huffman  
943 Paul Thomas  
939 Christopher Botelho  
938 Lysrene Grandison  
936 Angela Sparks  
936 Jason Hurley  
936 Scott Florin  
934 Daniel Huerta-Gutierrez  
928 Jeffrey Hall  
928 Garret Kun

\$922 Nicoya Terrell  
921 Tara Martinez  
921 Michael Hicks  
920 Javier Diaz  
920 Arthur Sigler  
915 Teresa Hewett  
911 Valerie Haynie  
911 Derrick Gray  
911 Timothy Frederick  
910 Kelly Hassert  
908 Katelynn Rukamp  
908 Olive Faalavaau  
904 Robert Schneiderman  
904 Brandi Graff  
901 Patricia Wallschleager  
898 Jamey Haugen  
889 Amanda Hogan  
888 Dwayne Watson  
887 Salome Fuimaono  
886 Justin Fisher  
885 Virginia Grimm  
884 David Rigney  
884 Eric Hidy  
880 Jillian Libenson  
879 Eloina Moreno  
878 Theodore Ducette  
872 Joevanny Gonzalez  
871 Jason Lee  
868 Erika Edmund  
867 Litia Bentley  
866 Nicole Wells  
864 Danyle Daniels  
860 Noha Khalafawi  
859 Ryan Reeves  
858 Sathnarine Kumar  
857 Melissa Mease  
856 Ryan Studer  
854 Helen Taylor  
854 Samneang Prom  
853 Lloyd Thomas  
852 Irina Kurtul  
849 Brandon Edens  
848 Tyler McKnight  
845 Michael C Williams  
845 Danicka Wells  
844 Tiare Hubbard  
841 Danny Favreau  
841 Elaine Kulawiak  
838 Christopher Hansen  
837 Jason Ryan  
836 Layne Ford  
836 Victoria Perea  
835 Melinda Jacobs  
834 Mark Streeter  
833 Crystal Reeves  
828 Samuel Vasquez  
827 Anessa Martell  
826 Maria Diringer  
824 Ryan Silva  
820 Ramona Houser

\$818 Duni Olusegun  
818 Lisa Gomez  
817 Adam Huck  
816 Joseph Bostany  
815 Annemarie Diola  
814 Oscar Flores-Najarro  
814 Michael Smith  
813 David Janssen  
813 Paul Zyabkin  
808 Tracy Armstead  
804 Corey LaVigne  
803 Mildred Machuca  
803 Iryna Sushkova  
802 Alexander Riggins  
797 Daniel Rydzewski  
796 Luis Galvez-Galvez  
792 Justin Enriquez  
791 Lleison Martinez  
791 Gregory Grady  
790 Mario Andres Chavez  
788 Ashley Randall  
783 Antoinette Mitchell  
783 Evan Thomas  
782 Tamara Hampl  
781 Roy Levy  
771 Virgilio Vergara  
771 Beth Snow  
770 Susan Bedrossian  
770 Peter McEnaney  
770 John Person  
769 Teng Lim  
767 Dameron Battick  
766 Tevita Maumau  
763 Jonathan Boyd  
761 Todd Engelson  
760 Christopher Kist  
759 Martine Jackson  
758 Van Robinson  
756 Inderjit Toor  
756 Miranda Mortensen  
753 Morgan Frasure  
750 Danielle Barker  
750 Julia Loboda  
746 Devin Phillips  
746 Bridget Hartley-Loftman  
746 Ileana Lopez  
742 Jennifer Young  
741 Robert Biser  
741 Joseph Burris  
740 Jason Engelman  
737 Jeffrey B Miller  
736 Amanda Hubbard  
732 Randy Markland  
731 Albert Jenkins  
731 Lauren McGowan  
729 Susan daCruz  
727 Herbert Stell  
727 Michelle Dennis  
724 Kirk Periccioli  
723 Kyana Brooks

\$721 Joshua Cosentino  
720 Natalie Soboleva  
719 David Chen  
717 Vakhtrang Nazaryan  
713 Gregory Clark  
713 Debra Jackson  
711 Noah Shahin  
711 Karen Westfield  
710 Johna Ryan  
707 Corey Helly  
706 Jesusdieu Portilus  
704 Russell Holzer  
701 Damon Henderson  
701 David McCusker  
695 John Farley  
693 Miriam Heaton  
691 Yadollah Pourjalali  
686 Raul Ramirez  
686 Richard Carter  
685 Felicia Minazadehadib  
684 Jose Carvajal  
683 Jerid Ferranti  
683 Joshua Jones  
682 Roslyn Brown  
678 Ray Salmon  
676 Gary Bowen  
674 Dwight Collins  
673 Robert Simmen  
673 Jordan Roberts  
672 Katalina Halaunga  
672 Richard Nypower  
669 Shannon Neville  
668 Shane Hejmanowski  
668 Caira Woods  
668 Christopher Mendes  
667 Andrew Hamilton  
667 Kasey Williamson  
667 Roseline Dunkwu  
664 Michael Ayala  
664 Patricia Lambert  
664 Robbie Little  
662 Scott Butler  
661 Sandra Underwood  
661 Timothy Hayes  
660 Jared Geringer  
659 Soraya Ahmed  
658 Toriano Landau-bogan  
658 Stephen Suntala  
655 Abel Compres-Garcia  
655 Julian Pierce  
655 Janelle Petrella  
654 Patrick Fraley  
654 Fritzel Octave  
654 William Volk  
653 Angela Waller  
652 Tamra Bloom  
650 Tien Nguyen  
649 Jarrett Semler  
649 Dean Jensen  
646 Shawna Wheeler



# SA/GA DIRECT CODE FIELD TRAINING BONUS

1



**ALEX TORRUELLA**  
\$3,223  
Sabrina Lloyd

2



**RATU KANI**  
\$2,750  
Steve Friedlander

3



**JOHN NAPIZA**  
\$2,730  
Jatoft-Foti

4



**MARCUS STREET**  
\$2,460  
Imran Satti

5



**ERIN MOYER**  
\$2,401  
Giglione-Ackerman

## WORLD'S GREATEST BONUS - CONTINUED

\$645 James Thompson	\$594 Natasha Waltenbaugh	\$558 Matthew Blackburn
644 Joseph Tomanovich	593 Kelly Lepley	557 Angelique Lavaly
644 Nadine Smith-Johnson	592 Kailyn Grimby	556 Jonathan Lopez
642 Peter Kaplanis	590 Nicki Griffiths	554 Thomas Kotis
640 Fiorella Valqui	589 Tony Wibowo	552 Lisa Shook
638 Cynthia Blossey	589 Larry Gatt	552 Latonya Cannady
638 Kurtis Gliva	587 Frederick Morine	551 Maria Williams
638 Thomas Yarbrough	586 Amy Lucas	550 Kevin Thurber
635 Paul Begins	585 Linda Byas	549 Caleb Sheets
632 Laurel Silva	585 Alison King	549 Corey Dishmen
632 Desmond Jones	583 Nasser Ahmadi	549 Brett Knoblett
631 Peer Shmelzer	583 Alyssa McDaniel	547 Jacob Moody
631 John King	582 Christine Augustus	546 Nicole Neary
630 Beau Bequette	582 Michael Joseph	538 Anthony Jones
629 Andrew Leah	580 Marcus Rodgers	538 Barbara Harden
628 David Stockwell	580 Matthew Campbell	537 Alicia Grill
628 Michael Burningham	579 Joyce Gay	537 Brandon Wilson
627 Jeffrey Fisher	579 Ronald Buzzard	537 Pauline Cresswell
626 Benita Jackson	577 Joshua Lenix	536 Regina Duval
626 Matrice Smith	577 Benjamin Brooks	536 Ellen Schultz
625 Leon Hill	576 Ricardo Grandt	534 Penny Reineck
625 Bobbi Trent	575 Riia Tokahere	534 Elyse Koven
625 Donald McCrary	575 Carlenis Marmol	532 Siutaka Vaka
625 Thomas Thompson	575 Rachel Balasingam	532 Taylor Bosch
623 Dominic Park	572 Emidio Ferritti	532 Ryan Sloomaker
623 Stephanie Disanto	572 Shawn Peckham	532 Ryan Cannon
621 Corey Cox	571 Mero Amo	531 Joey Allen
616 Gildardo Meza	571 Heather Miller	530 Lydia Lozano
616 Robert Park	568 Jaclyn Mister	529 Shala McLean
615 Jorge Alvarez	568 Joel Dolinski	528 Jonathan Thompson
614 Dana Moate	568 Carmela-Adryanna Valerio	527 Christina Barba
614 Rati Ropiha	567 David Leitch	525 Brittany Zuniga
609 Andjela Avram	566 Robert Ford	525 Dilshadahamad Khan
609 Ruben Soberanes	565 Jintana Maleehual	524 David Williams
604 Elsworth Dacres	565 Michael Baguer	524 Anne Strayer
604 Rebecca Unitas	564 Ryan Conley	524 Megan Pavlo
604 Linda Sanchez	563 Rachel Zimmerman	523 Katherine McQuade
603 Brenda Howell	563 Kelly Moeller	523 Gregory McDuffie
602 Lily Tso	563 Violetta Goldman	523 Shelly Russell
602 Autumn Berman	563 John Conard	522 Tiffany Clemons
601 Benjamin Ainscough	562 Kitt Hunter	521 Mark Joseph
600 Jonathan Leitzel	562 Shorne Brown	519 Brandon Marshall
598 Britton Costa	559 Raymond Angeles	517 Lonny Goodman
596 Harvey Quinn	559 Bradley Kampmeier	516 Altha Pappas
596 Tasha Tucker	558 Dale Meyer	514 Benjamin Carter
595 Sonny Ah-Ching	558 Zachary Taniguchi	514 Rex Ramsland

\$513 Jacob Glynn
512 Richmond McFann
512 Robert Tupy
512 Matthew Yelling
511 Christopher Straccialini
511 Ruben Recinos
509 Frankline Ako
509 Muhammad Khokhar
508 Bradley Stiles
508 Samson Adelufosi
508 Patrick Mueller
508 Alejandro Basulto
507 Victoria Bolognese
506 Antonio Davis
506 Marcia Matthews
505 Kevin Konkolics
505 Daniel Racca
505 William Whaley
504 Ryan Burden
504 Igor Melcharek
503 David Wise
502 Bruce Hoekenga
502 Mark Davies
502 Preeti Sahgal
502 Reginald White
502 Mark Lomonaco
500 Daniel Hanson

## JUNE BONUS LEADERS

\$3,223 Alex Torruella
2,750 Ratu Kani
2,730 John Napiza
2,460 Marcus Street
2,401 Erin Moyer
2,371 Jamie Merva
2,087 Soonalote Taogaga
2,041 Joshua Dishong
2,035 David Hefflin
1,983 Ashley Matte
1,954 Gregory Graham
1,871 Erin Moore
1,835 Lisa Groom
1,823 Joshua Cosentino
1,789 Alexander Dorey
1,773 Christian West
1,666 Maxx Schumann
1,665 Tatjana Tikhonov
1,663 Samneang Prom
1,634 Kevin Talbot
1,633 David Schanuel
1,583 Jesse Martin
1,566 Gian-Paolo Diberardo
1,565 Melanie Hail
1,541 Jeremie Dupuis
1,499 Regina Duval
1,493 Christian Fahey
1,443 Reynolds Akuamo
1,370 Benjamin Clabaugh
1,363 Pamela Altman
1,355 Lamar Livingston
1,323 Peter Hornbeck
1,304 Alta Herpel
1,280 Nicholas Scordos
1,271 Brian Allt
1,259 Laaina Havea
1,254 Rakesh Ramkarran
1,232 Christopher Rodriguez
1,218 Clinton Spaeth

## June Bonus Payout: \$226,149

June Bonus Qualifiers: 606

\$1,214 Krin Hall
1,199 Erika Spiak
1,188 Joseph Cruickshank
1,173 Darrell Nelsen
1,166 Mackenzie Ball
1,155 David Frederick
1,117 Porter Balke
1,114 Rivka Erlich
1,097 Jorge Guerra
1,086 Ileana Rosas
1,082 Anthony Sava
1,069 Altagracia Sanchez-Del Real
1,040 Paul Coffee
1,039 Melissa Quintal
1,037 Leanne Clark
1,024 Bryan Froneyberger
1,019 Brodie Fischer
1,015 Alan Pazmoran
1,003 David Grovu
989 Karolina Debek
984 Mohammed Moalawi
975 Bruce Viaje
974 Bianca Williams
961 Michael Shaba
953 Antonio Evans
936 Tony Geer
934 Alexander Spooner
927 Adam Meyer
909 Shawntae Collins
908 Karl Amlie
899 Evergreen Am
893 Craig Lawson
891 Adam Huck
885 Brian Zuzick
885 Helen Davidson
879 Drew Burdi
870 Joy Horcajo
864 Nicole Sanders

\$859 Paulo Miranda
853 Natasha Waltenbaugh
835 Raphael Musto
834 Andrew Wagner
833 Brandon Marshall
817 Karmela Smud
813 Jonni Ng
799 Brandon Baker
787 Ifeanyi Ufondu
777 Samuel Clanin
770 Stanislav Korzhiletskiy
761 Xander Davis
755 Justin Crawford
752 John Bacaron
744 Patricia Lambert
734 Jamal Simmons
732 Jamie Faulkner
731 Sean Velasquez
729 Jennifer Young
722 Mark Medina
721 Donald Hill
711 Ashley Wenning
701 Mir Khan
697 Caio Rosa
693 Azhley Guardiola
686 Robert Recker
683 Lindsey Marks
680 Brittni Kwiecien
679 Donte Grant
666 Unique Hunnicutt
660 Russell Holzer
660 Casey Kunash
658 James Gallo
654 Lisa Heyman
646 Jeffrey Lewis
641 Amandeep Gill
637 Jacob Raine
635 Emmanuel Villasenor
629 Micah Focken

\$628 Eric Peyton
614 Stephen McGrath
611 Ryan Silva
610 Alireza Yaesubi
609 Ibrahim Bah
609 Cindy Ligsay
601 John Leggio
599 Christopher Chovanec
596 Benjamin Ainscough
593 Alfred Valencia
587 Steve James
585 Drew Sharp
582 Anthony Wright
579 Thomas Kijanowski
578 Gretchen Crady
576 Robert Chun
574 Timothy Watson
567 Rosanna Pancotto-Clemente
567 Aaron Haynes
563 Marc Salvaggi
557 Bridgette Scrivani
553 London Burnett
545 Filo Siuleo
545 Craig Winkelman
541 Philip Roffi
540 Mike Bray
536 Charles Ferrari
535 Robert Biser
535 Jason Green
530 Eric Gallant-Munroe
522 Liliana Avila
522 Alexander Morgan
515 Tevita Tupouniua
511 Stephen Giddens
510 Calvin Irving
510 Victor Schwenoha
506 Sharon Barnes
505 Randy Markland

# LEADERSHIP BONUS



**MATTHEW PARKS**  
\$16,192  
Surace-Smith



**DOREEN RYAN-FOTI**  
\$14,131  
Jatoft-Foti



**ZACHARY HART**  
\$13,445  
Surace-Smith



**ROBERT KANAAN**  
\$12,048  
Imran Satti



**ALBERT SERUR**  
\$8,224  
Simon Arias

## JUNE BONUS LEADERS

**June Bonus Payout: \$611,242**

June Bonus Qualifiers: 808

- \$16,192 Matthew Parks
- 14,131 Doreen Ryan-Foti
- 13,445 Zachary Hart
- 12,048 Robert Kanaan
- 8,224 Albert Serur
- 7,713 Ofa Tupouniua
- 7,419 Marian Sertler
- 6,933 Ryan O'Malley
- 6,743 Haoyu Xu
- 6,517 Andrew McQuade
- 6,317 Kaitlyn Brandt
- 6,294 Maria Willgruber
- 6,208 Kyle Johnson
- 5,809 Mavrick Fredericks
- 5,723 Daniel Hartwig
- 5,720 Steven King
- 5,367 Bobby Gujral
- 5,300 Alexandra Graham
- 5,134 Sara Welch
- 5,107 Michael Clemente
- 4,873 Michael Laramie
- 4,860 Joshua Jackson
- 4,787 Brian Welsh
- 4,756 Raymond Risucci
- 4,755 Joshua Bloomquist
- 4,746 Randy Teyssier
- 4,721 Matthew Diulus
- 4,671 Jack Keiderling
- 4,448 John McGrath
- 4,435 James Keefer
- 4,431 Matthew Girard
- 4,371 Thomas Vena
- 4,319 Tere Diamond
- 4,143 Matt Pflueger
- 4,091 Elias Hazen
- 4,052 Krista Thieme
- 4,027 Ala Awad
- 3,987 Stephen Hill
- 3,898 Hunter Houvener
- 3,818 Byron Paz
- 3,815 Syed Quadri
- 3,587 Erin Allen

- \$3,559 Blake Higuchi
- 3,417 Ransey Vazquez
- 3,405 Denise Berrios
- 3,382 Erik Boyd
- 3,244 Natalie Wagner
- 3,158 Alfred Taren
- 3,117 Matthew Conrad
- 3,087 Nicholas Lorence
- 3,082 Trevor Mayer
- 3,076 Ryan Stenglein
- 3,045 Jason Bratin
- 3,043 Robert Janev
- 2,970 Randall Cook
- 2,964 Lily Tchen
- 2,942 Jessica Wilhite
- 2,939 Magda Figueiredo
- 2,927 Jonathan Maust
- 2,885 Bobby Szwaja
- 2,877 Robert Dunn
- 2,798 Harold Durana
- 2,661 Derek Cotton
- 2,648 Ryan Wilson
- 2,646 Hal Herman
- 2,560 Nasr Quadri
- 2,540 Juan Cardona
- 2,538 Dan Nebraski
- 2,536 Matt Flores
- 2,502 Scott Sonnenberg
- 2,473 Cara DeFiore
- 2,448 Jordan Chalom
- 2,425 John Napiza
- 2,337 Kenneth Greer
- 2,299 Souleymane Bah
- 2,253 Brett Gryska
- 2,211 Timothy Wilson
- 2,149 Zach Otto
- 2,130 Evan Holzhauer
- 2,121 Cynthia Schneiderman
- 2,114 Joshua Olin
- 2,108 Mark Corkrean
- 2,071 Brian Schreiter
- 2,063 Adeyemi Akinade

- \$2,056 Kathryn Chaisson
- 2,015 Ho Tran
- 2,008 Marko Jankovic
- 1,991 Tara Weisz
- 1,908 Randolph Souliers
- 1,834 Travis Picklesimer
- 1,813 Stephen Jubrey
- 1,787 Ryan Bisanz
- 1,755 David Guzman
- 1,745 Reuben Rios-Cruz
- 1,707 Minh Phung
- 1,640 Alex Torruella
- 1,636 Joshua Cosentino
- 1,608 Michael Mandella
- 1,606 Mark Kukielski
- 1,599 Louis Giogaia
- 1,599 Levi Stearns
- 1,598 John Sparby
- 1,582 Richard Barbour
- 1,580 Ruben Santillana
- 1,578 Amie McCracken
- 1,574 Ryan Hall
- 1,492 Mathew Hart
- 1,467 AshLynn Orng
- 1,460 Stephen Jeung
- 1,455 Ryan Tucker
- 1,452 Charles Diulus
- 1,443 Anita Ferris
- 1,386 Daniel Walton
- 1,375 Ratu Kani
- 1,364 Aaron Parks
- 1,341 John Reeves
- 1,339 Levar Morgan
- 1,309 Phillip Rigoli
- 1,292 Atta Saleh
- 1,290 Brooke Spain
- 1,284 Henry Ingraham
- 1,272 David Schanuel
- 1,256 David Hefflin
- 1,248 Marcus Street
- 1,245 Erin Moyer
- 1,243 Amanda Irving

- \$1,242 Robert Richman
- 1,223 Reynolds Akuamoa
- 1,218 Unique Hunnicutt
- 1,197 Virginia Lee
- 1,182 Gregory Graham
- 1,181 Samneang Prom
- 1,176 Melinda-Rae Lyse
- 1,163 Joshua Dishong
- 1,157 Donald Dowbor
- 1,153 Brian Zuzick
- 1,151 Jake Yagjian
- 1,137 Melne Lewis
- 1,122 Gian-Paolo Diberardo
- 1,120 Tony Geer
- 1,119 James Raymond
- 1,113 Kyle Klipp
- 1,095 Scott Kim
- 1,090 Jamie Merva
- 1,082 Brian Allt
- 1,064 William Oseroff
- 1,063 Nicholas Moore
- 1,043 Soonalote Taogaga
- 1,038 John Hancock
- 1,037 Kody Kramme
- 1,032 Mark Hileman
- 1,024 Ashley Wenning
- 1,012 Jessica Santamarina
- 1,011 Matthew Turnquist
- 1,010 Pamela Altman
- 1,001 Ronald Esmon
- 992 Ashley Matte
- 974 Thomas Soloweyko
- 972 Dustin Rushin
- 960 Nicole Sanders
- 953 Martha Zelaya
- 945 Alexander Dorey
- 931 Todd Harding
- 917 Lisa Groom
- 917 Marc Salvaggi
- 900 Arie Davis
- 888 Scott Schwartzkopf
- 887 Christian West

- \$855 Elaine Kulawiak
- 846 Michael Shaba
- 833 Maxx Schumann
- 833 Tatjana Tikhonov
- 832 Andjela Avram
- 824 Corey Neff
- 824 Darron Hacker
- 807 Kevin Talbot
- 806 Joseph Pappalardo
- 804 Alta Herpel
- 795 Melanie Hail
- 794 Larry Finch
- 792 Jesse Martin
- 789 Rita Haidinger
- 782 Robert Shafer
- 776 Jason Young
- 770 Jeremie Dupuis
- 762 Regina Duval
- 747 Christian Fahey
- 745 Sebastian Kazek
- 736 Josh Tompkin
- 724 Volodymyr Derevyanyy
- 723 Lamar Livingston
- 718 Xander Davis
- 714 Sharif Grays
- 698 John Bacaron
- 692 Darrell Asbell
- 692 Ibrahim Bah
- 691 Mir Khan
- 690 Albert Kauderer
- 686 Craig Strompf
- 684 Bryan Froneyberger
- 683 Lucky Faaiiiti
- 681 Caio Rosa
- 676 Rakesh Ramkarran
- 671 Christopher Earle
- 669 Krin Hall
- 665 Eric Trautloff
- 662 Peter Hornbeck
- 654 Michelle Crowe
- 651 Laaina Havea
- 649 Mohammed Moalawi
- 649 William Brookshire
- 640 Nicholas Scordos
- 639 Drew Frazier
- 632 Christopher Rodriguez
- 628 Daniel Toshner
- 612 Kevin Appasamy
- 609 Clinton Spaeth
- 603 Zbigniew Stankiewicz
- 602 Karolina Debek
- 600 Rivka Erlich
- 600 Erika Spiak
- 597 Aaron Haynes
- 594 Joseph Cruickshank
- 585 Drew Burdi
- 584 Jennifer Holliday
- 583 Luay Ghawi
- 583 Mackenzie Ball
- 581 Glenn Woodley
- 578 David Frederick
- 568 Jonni Ng

- \$566 Jason Green
- 563 Phillip Jenkins
- 563 Leonard Transfiguracion
- 559 Ileana Rosas
- 559 Porter Balke
- 558 Melissa Quintal
- 552 Robert Recker
- 551 Bridgette Scrivani
- 548 Jorge Guerra
- 546 Raphael Musto
- 545 Michael Gerstein
- 543 Randy O'Campo
- 542 Cindi Walker
- 541 Anthony Sava
- 537 Samuel Clanin
- 535 Janel Wilder
- 535 Todd Glazer
- 534 Altagracia Sanchez-Del Real
- 534 Daniel Bauer
- 529 Gary Slocum
- 528 Alireza Yaesubi
- 528 Christine Jesoraldo
- 523 Wendy Sotelo
- 521 Charles Ferrari
- 520 Paul Coffee
- 520 Timothy Watson
- 518 Leanne Clark
- 507 Alan Pazmoran
- 502 David Grovu

# REINSTATEMENT BONUS



**1** **SAMI MOGANNAM**  
\$2,841  
Jatoff-Foti

**2** **JOSEPH FAISANT**  
\$1,535  
Simon Arias

**3** **ANNA SENRA**  
\$1,262  
Cohen-Cohen

**4** **KATHERINE FALLON**  
\$1,163  
Cohen-Cohen

**5** **BRADLEY WEIGAND**  
\$1,072  
Surace-Smith

**JUNE BONUS LEADERS**      **June Bonus Payout: \$33,064**  
June Bonus Qualifiers: 134

\$2,841 Sami Mogannam	\$1,072 Bradley Weigand	\$887 Gary Slocum	\$740 Dason Phaul
1,535 Joseph Faisant	983 Zachary Sandoval	815 Eluerecia Guzman	630 Craig Strompf
1,262 Anna Senra	913 Garik Petrosyan	740 Jay Lapidus	606 Laura Wright
1,163 Katherine Fallon			

**4** **BONUS TOTAL:** **\$1,779,790**

<b>WORLDS GREATEST</b> \$909,335	<b>SA/GA TRAINING</b> \$226,149	<b>LEADERSHIP</b> \$611,242	<b>REINSTATEMENT</b> \$33,064
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## Q2 Contributions

*Contributions listed are from April through June consisting of contributions of \$1,000 or more.*

### AMERICAN INCOME & NATIONAL INCOME

- \$600,000 — National Labor College
- 25,000 — AFSCME Local 1733 - Keeper of the Dream Sponsorship
- 25,000 — SVREP - Taste of Texas & Latino Academy Event
- 17,500 — James A. Williams Testimonial Dinner Committee - Sponsorship
- 10,000 — British Columbia New Democratic Party - Supporting Adrian Dix
- 10,000 — Broadbent Institute - Promoting Liberal Agendas in Canada
- 10,000 — Public Justice Foundation - Workers' Rights Project and Friends & Partners Program
- 10,000 — The Smiley Group
- 7,500 — Working Families United for New Jersey
- 5,000 — Beaver Area Heritage Foundation
- 5,000 — Campaign for Migrant Worker Justice
- 5,000 — Coalition of Black Trade Unionists - Convention Sponsorship
- 5,000 — Friendship Baptist Church
- 5,000 — Glen Haven Elementary School
- 5,000 — Interfaith Worker Justice
- 5,000 — International Union of Police Associations - Edward Kiernan Scholarship Program
- \$5,000 — Labor Council for Latin American Advancement - In Support of Their 2013 Campaigns
- 5,000 — National Center For Jewish Film
- 5,000 — N.E. Center For Homeless Vets
- 5,000 — Peggy Browning Fund - Benefactor Sponsorship at the Peggy Browning Fund Leadership Circle Awards
- 2,500 — IBEW Political/Legeslative Conference
- 2,500 — Mississippi Justice Center
- 2,400 — Teamsters National Black Caucus Education Conference - Sponsorship
- 2,000 — Transport Workers Union of America - Convention Sponsorship
- 1,500 — International Alliance of Theatrical Stage Employees - Convention/Ad Sponsorship
- 1,200 — Canadian Post Masters & Assistant Association - National Triennial Convention
- 1,200 — International Brotherhood of Electrical Workers - Conference & Scholarship Sponsorships
- 1,030 — Building Trades of Alberta Charitable Foundation - Golf Tournament
- 1,000 — Ontario Federation of Labour - South Asian Community Activism Awards Sponsorship
- 1,000 — The Faith & Politics Institute

### TOP CONTRIBUTIONS OF CENTRALIZED PR

- \$15,000 — UFCW DIST 1 - Sponsor for Golf Tournament
- 5,000 — CEP Ontario Region - Golf Tournament
- 3,500 — UFCW 99 - Golf Tournament
- 3,300 — UFCW 175 & 633 - Golf & Hockey Tournament Sponsorships & Scholarship
- 3,100 — Teamsters Joint Council 7 - Gold Sponsor for Golf Tournament & Hospitality Sponsorship for Conference
- 3,000 — New York State Conference of Teamsters
- 2,800 — Western New York Council of the CWA - Event Title Sponsor for Golf Tournament
- 2,550 — IBEW National - Hole Sponsor for Golf Tournament & Scholarship
- 2,500 — IUOE 3 - Golf Tournaments
- 2,500 — New Brunswick All Terrain Vehicle Federation - Convention
- 2,500 — Ohio AFL-CIO - Main Sponsor for President's Club Golf Outing
- 2,500 — Orange County AFL-CIO, Central Labor Council - Solidarity Leadership Awards Dinner & Ad Sponsorships
- 2,345 — Northwest Credit Union Association - Convention
- 2,100 — National Coalition of Firefighters Credit Unions - Bronze Exhibitor at Convention
- 2,000 — IBT 42 - Golf Tournament
- 2,000 — NY State Credit Union Convention
- 2,000 — Rochester-Genesee Valley Area Labor Federation - AFL-CIO Blue Book Directory of Affiliated Unions Sponsorship
- 2,000 — Royal Canadian Legion New Brunswick Command - Sponsor for Military Service Recognition Book Project
- 1,995 — Maryland & DC Credit Union Association - Convention
- 1,875 — ATU Western States Conference Board - Hospitality Sponsorship for Conference
- 1,700 — Palm Beach County CTA - Ad
- 1,500 — District Council of Plasterers and Cement Masons - Silver Sponsor for Golf Tournament
- 1,500 — Massachusetts Police Association - Convention
- 1,500 — New Jersey State AFL-CIO - Ad & Convention Sponsorships
- \$1,500 — Professional Fire Fighters of Massachusetts - Convention
- 1,500 — San Francisco FCU - Sponsor for Golf Tournament
- 1,500 — SEIU Healthcare Michigan - Scholarship
- 1,500 — South Bay AFL-CIO, Labor Council - COPE Fundraiser Sponsorship
- 1,500 — UFCW 1059 - Scholarship
- 1,250 — New York City Central Labor Council, AFL-CIO - Awards Reception & Ad Sponsorships
- 1,200 — IUPAT DC 16 - Co-Sponsor for Golf Tournament
- 1,100 — IAM District Lodge 190 - "Puppy In Training" Sponsor for Golf Tournament
- 1,030 — Massachusetts, AFL-CIO - Scholarship & Convention Sponsorships
- 1,000 — CWA 9423 - Education Fund Donation
- 1,000 — IAM National - Golf Tournament
- 1,000 — IBEW 7th District - Golf Tournament
- 1,000 — Jobs with Justice - Goal Sponsor
- 1,000 — New Jersey Building & Constructions Trade Council - Convention
- 1,000 — Nova Scotia Federation of Labour - Leo MacKay Bursary
- 1,000 — Professional Peace Officers Association - Golf Tournament
- 1,000 — Progress Ohio - Awards Banquet Sponsor
- 1,000 — State Building & Construction Trades Council of CA - Roger Hamilton Memorial Golf Tournament
- 1,000 — Teamsters Joint Council 32 - Sponsor for Quarterly Meeting
- 1,000 — Tennessee AFL-CIO Labor Council - bi-annual AFL-CIO Convention
- 1,000 — The Credit Union Classic Presented By Wegmans - Golf Tournament
- 1,000 — UFCW 1529 - Golf Tournament
- 1,000 — UFCW 555 - Golf Tournament
- 1,000 — UFCW 700 - Gold Sponsor for Golf Tournament
- 1,000 — UFCW-Golden State 8 - Sponsor for Children's Foundation Run

# FOUNDERS CLUB

# MILLION DOLLAR CLUB

Another champion, another milestone!  
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June 2013 Qualifiers — Outstanding Producers & PR Representatives:

**Erez Shabtay**  
Altig-Orlovic  
8th Qualification  
\$70,190 Net ALP  
91.6 Ret

**Maijargal Sukhbaatar**  
Christine Judge  
7th Qualification  
\$65,033 Net ALP  
93.5 Ret

**Ronald Rivera**  
Cohen-Cohen  
5th Qualification  
\$51,861 Net ALP  
91.3 Ret

**Richard Luzaich**  
Altig-Orlovic  
4th Qualification  
\$58,092 Net ALP  
95.6 Ret

**Dustin Dunbar**  
Altig-Orlovic  
3rd Qualification  
\$72,718 Net ALP  
82.5 Ret

**Bernadette Casciato**  
Simon Arias  
1st Qualification  
\$66,938 Net ALP  
84.9 Ret



**Kevin Haines**  
Imran Satti Agency  
Contract Date 09/20/01  
Qualified June of 2013  
\$1,000,772 of Net ALP

# Directors of the Month



Driving Excellence

## Sales Director of the Month

Leaders growing leaders!

**Nathan Widloe**



Nathan had 26.5% growth over June of 2012.

## PR Director of the Month

Leaders growing leaders!

**Michelle Baxter**



Michelle is the Top Director for June 2013 with 34.79% Lead Growth.

## Perspective



**Scott Smith**  
President  
& Chief Marketing Officer

## OPPORTUNITY IS ALIVE AND WELL!

At every level!

As an agent you are in the right place at the right time. That's because we are in the process of providing you with true activity objectives. Let me outline a couple of thoughts for you.

You may have thought that you make money in the field; you actually make money in the phone room on call night. Think of it this way: call it the "\$1,000 Advance Strategy." When an agent books 32 appointments in a week, historical data shows us they will make 12 complete presentations and 4+ sales per week. That generates a weekly advance on average of \$1,000. Throw in a weekly bonus and — for many a guaranteed advance — and now you are making some cash; at least \$1,300 for that week's efforts.

But let's get back to the phone room. To make that \$1,300, you booked 32 appointments. That's \$40 per appointment booked! You make your money in the phone room! And when you run 32 appointments and give 12 presentations and secure 10 referrals per presentation — 120 per week — resources are not an issue. Presets from in-house referrals are critical to achieving 32 appointments.

Our management positions are more attractive than ever. We are experimenting with Supervising Agents as managers-in-training with a more rapid career track and heavy involvement in recruiting.

The General Agent position with a fast track SA gets a steady pipeline of agents. The GAs are leaders in training. The GA position is lucrative and a step away from a leadership position.

Master General Agents are the top-level leadership position, the *crème de la crème*. It is what managers work to become, it's the reason you have honed your leadership skills. This is where you run your own

organization and become accountable for its production. If you're not making \$150,000 minimum in this position then something in the formula is wrong. Many MGAs make in excess of \$250,000!

In this issue of *Spotlight* you have had a glimpse into the most prestigious position in the insurance world, that of State General Agent. As a former SGA, I can tell you two things unequivocally. First, it's a tough job; you need to be talented with a strong work ethic to have a true shot at making it. Second, enjoying success as an AIL/NILICO State General Agent means genuine financial prosperity in the long run. Sometimes many look at our successful State General Agents and believe they have reached the Promised Land when offered an SGA Contract. Nothing could be further from the truth. The truth is that signing an SGA contract means you have been selected to be offered an opportunity unlike any other. Not just at AIL or in the insurance industry, but in the world.

Successful State General Agents deserve every material possession they have and they deserve every positive emotion received from coaching and caring about others and ensuring their success. SGAs work hard, they persevere through the tougher times, they carry the burden of reliance of others. They are truly special as people. But it comes with a price, and you must be willing to pay it.

There ya go. Lots of good stuff... on paper.

What are you doing with your opportunity?



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